UNLOCKING THE POWER OF CONSUMERS

choice

SEPTEMBER 2010 • WWW.CHOICE.COM.AU

D.I.Y. super?

Our member survey reveals the benefits and pitfalls of managing your own fund

Vetoing your vet

Why your beloved pet may not need to be vaccinated as often as you're being told

Lab tests

107cm TVs

Next G mobile phones

BD/DVD recorders

Blood pressure monitors

Dishwashers

Lawn trimmers

STORE BRANDS vs BIG BRANDS

Which come out top for nutrition and value for money?

New government, same issues

CHOICE is governed by an elected, unpaid and independent Council – and as a voting member, you're eligible to stand for Council

Australia has a newly elected government, and CHOICE will be taking advantage of this opportunity to redouble our efforts and lobby vigorously on your behalf on the issues that matter most to you.

Just prior to the election, we asked you to tell us about your top consumer concerns and where you believe politicians should be focusing. A very clear set of priorities emerged – around supermarket competition, food labelling and unfair dealings by the banks. CHOICE will use this mandate to take your top concerns to ministers, elected members and industry.

Greater supermarket competition and more choice in where you shop remain front of mind for our members. The last government failed to achieve real change in this sector after its shameful U-turn on Grocery CHOICE; our challenge is to reignite this issue with a strong agenda for change. Log on to **www.checkoutchoice.com.au** to add your voice to the debate.

Food labelling is also really important to you, in particular clearer information on both nutrition and country of origin (for more on "Australian Made", turn to page 28). And following the global financial downturn, consolidation of banks and a return to healthy bank profits, members are rightly demanding a better consumer dividend that includes fairer bank fees and increased competition. We also know that many members are concerned about the level of interest rates and their apparent delinking with the base rate.

Changes to banking practices is one area where we've had some success. Last year, our Fair Fees campaign forced banks into scrapping or substantially reducing unfair penalty fees, saving consumers an estimated $500 million annually. This has given all of us even greater confidence that change can be achieved in this sector.

We've also had a win for stronger food safety; turn to page 19 to read about the positive steps manufacturers Heinz and Simplot are taking in response to our campaign against bisphenol A (BPA) in canned foods. And for more information on these and other consumer issues we'll be taking forward as priorities in the coming months, turn to page 13.

Just as the federal election cycle ends, so begins our annual Council election process. CHOICE is governed by an elected, unpaid and independent Council, and if you're a voting member of CHOICE, you're eligible not only to vote in these elections but to stand for Council, too. We are always looking for more people to become voting members of CHOICE, so if you're interested please visit our website, **www.choice.com.au**, where you'll find an application form. Otherwise, you can write to me at CHOICE, 57 Carrington Road, Marrickville, NSW 2204.

As always, if you have anything you would like to raise with me, please call the number below.

Nick Stace, CEO
1800 266 786

CHOICE. Make the right one.

CHOICE gives you the power to choose the very best goods and services, and avoid the worst. We pay full price for the products we test, so we remain 100% independent. We don't take advertising and we don't accept freebies from industry.

We're not a government body and our consumer publishing and advocacy is almost entirely funded by subscriptions to our magazines, to **www.choice.com.au** and from other services we supply for the benefit of consumers.

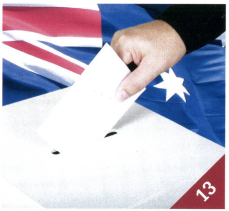
CHOICE product ratings are based on lab tests, expert assessments and consumer surveys. CHOICE staff also research a wide range of consumer services. They reveal the truth behind the facts and figures, and investigate the quality and the claims.

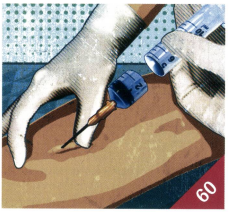
SUBSCRIBE CHOICE Plus personal: $33 per quarter for magazine and full online access; ***CHOICE*** personal subscription: one year $86, two years $154.80; Company/institution: one year $172, two years $309.60.

ONLINE membership $22.95 per quarter. ***CHOICE COMPUTER*** personal subscription: One year $50, two years $90; Company/institution: one year $100, two years $180. Surcharges apply to overseas shipments.

SUBSCRIPTION AND RENEWAL Call 1800 069 552 or email us at **ausconsumer@choice.com.au**.

CHOICE EXTRA Magazine subscribers can request back copies of articles at **www.choice.com.au/choiceextra**.





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NUMBER CRUNCH

$31

The average penalty fee for credit card infringements (such as exceeding a credit limit or paying a bill late).

$5 / $0

NAB's respective late payment and over-limit credit card penalty fees.

MONEY

Bank fee bonanza

Reductions in bank penalty fees are being offset by an increase in those charged on loans and credit cards.

Major banks have recouped the income lost as a result of cutting transaction account penalty fees with new penalty fee revenue from credit cards and personal loans, Reserve Bank (RBA) statistics reveal. Household income from penalties, known in the industry as "exception fees", has been maintained at approximately $1 billion per year.

Bank fee income (including penalties) from households increased by 3% to $5 billion in 2008/09 business year, with deposit accounts, credit cards and housing loans the three biggest categories. Growth was due to housing loan fee income increasing by 17% – much higher than the 7% average annual growth between 2003 and 2008, and broadly in line with growth in housing lending. "The 17% increase was driven by establishment and early exit fees, with break fees on fixed-rate loans accounting for a significant proportion of the overall growth in fees," the RBA states. "Fee income from personal loans grew by 14%, which is attributable to an increase in account-servicing and exception fees."

The Australian Bankers' Association (ABA) also released a fee report attributing a 1% increase in the average cost of bank fees for households (about $600 per year) to people using their banking services more frequently. "Customers are completing more transactions on more accounts, taking out more loans and buying more products and services from banks," the ABA states. "At the same time, banks have cut some fees on transaction accounts, reducing the cost of those accounts. The result of these two factors combined meant that the average cost of banking per transaction has fallen for households."

"Some credit cards have lower-than-average penalty fees, with NAB's late payment and over-limit credit card penalties the lowest of the big four banks," says Christopher Zinn, CHOICE Director of Policy and Campaigns. "Consumers should make sure they find the best value card." You'll also find information to compare bank account fees and choose the best low-fee account on our website (left). **ALAN DOOLEY**

CHOICE ONLINE

Some positive changes have been made in the past 12 months as a result of CHOICE's sustained Fair Fees campaign. Log on to **www.choice.com.au/fairfees** to find out more.

HEALTH

A gassy subject

A popular food additive commonly found in processed foods may be causing flatulence.

Researchers at the University of Minnesota in the US have discovered the commonly used food additive, inulin, can cause gastrointestinal distress.

Inulin, a carbohydrate fibre, occurs naturally in bananas, wheat, onions and garlic, but is also chemically manipulated by manufacturers to increase taste, add texture and boost fibre. Because it's found in many popular processed snack foods and drinks and labelled with alternative names, some people may not realise they are consuming too much.

The research indicates a clear association between inulin consumption and gastrointestinal distress, with flatulence being reported as the most common symptom. Unlike sugar and starch, which is converted to energy in the small intestine, inulin passes through to the colon where it stimulates bacterial growth and is fermented.

Most people can tolerate up to 10g of native inulin and 5g-15g of "sweet", or processed, inulin a day. Processed inulin is found in high-fibre cereal bars, chocolate bars and ice-creams – foods not traditionally associated with flatulence – and may be labelled alternatively as "chicory root extract", "ogliosaccharide" or "oglifructose". Some of these products may contain up to 9g of inulin – more than half the daily tolerance limit.

EMILY McCLUSKEY

IN BRIEF

SAY NO TO BANK FEES

It's always worthwhile trying to get your bank to waive as many fees as possible. For example, before your next credit card annual fee is due, call your bank and tell them you're considering cancelling the card unless that fee is waived. You should find that you'll more than likely be successful. The October issue of *CHOICE* will reveal that many members have asked their financial providers for a better deal – and got it.

EU BANS ILLEGAL TIMBER

The European Parliament has voted to ban illegal timber and mandate the verification of wood products suspected to be illegal. The US banned illegal timber two years ago and has been urging Australia to do the same. However, we have yet to see a similar ban here, even though almost $1 billion worth of illegal timber is imported every year. For more on sustainable timber, see *CHOICE*, July 2010 (page 60). You can also find out more at Greenpeace Australia's Good Wood Guide (www.goodwoodguide.org.au).

MANUFACTURER BAGGED

Plastic bag manufacturer Goody Environment has given court enforceable undertakings to refrain from claiming its bags are biodegradable in accordance with the Australian Standard, until it has obtained independent scientific testing to substantiate such claims. The Australian Competition and Consumer Commission (ACCC) accused Goody Environment and distributor NuPak Australia of misleading and deceptive conduct, alleging the bags did not satisfy the Standard's requirements of biodegradability, disintegration or concentration of toxic or hazardous substances.

SUSTAINABILITY

CERTIFIED FRESH To ensure stallholders at farmers' markets are genuine producers who raise, grow or make the produce they're selling, the Victorian Farmers' Markets Association (VFMA) has developed an accreditation scheme and logo that covers both stallholders and markets as a whole.

Since the VFMA established its accreditation program last year, more than 385 individual producers and 14 of the 70 farmers' markets in Victoria have been accredited. When you see the logo below, it means 90% of vendors at the metropolitan market (75% for regional markets) are direct food producers and selling products that originate from their farm. In order to meet the standards for accreditation, stallholders must agree to random inspections of their farms and stalls. Re-sellers of fruit, vegetables or any other farm-based product, as well as re-packagers of any food or drink and bric-a-brac stalls, are not allowed in the market.

With increasing demand for nutritious and sustainably grown food, as well as growing disenchantment with the big supermarkets, local growers and consumers benefit from farmers' markets. CHOICE applauds accreditation schemes that ensure their authenticity and integrity, and supports similar schemes being introduced in the other states and territories.

To find the nearest farmers' market in your state, go to www.farmersmarkets.org.au/. And turn to page 28 to find about more about the accreditation schemes that monitor and enforce provenance (country-of-origin) claims with regard to where foods are sourced and/or manufactured.

TANYA FONG

One of the recognisable VFMA accreditation logos.

With the growing demand for fresh and sustainably grown food, consumers are benefiting from farmers' markets

TECHNOLOGY

Net security to improve

A new internet security system is being introduced – but will you and your computer be ready for it?

If you're having problems with your internet connection, it could be because your ADSL modem or firewall is rejecting the new Internet Domain Name System (DNS). This is because the system is undergoing a significant change to improve security.

The DNS is the way website addresses, such as www.choice.com.au, are converted to numeric addresses such as 202.155.167.106 that your computer understands. The new system, known as DNSSEC, will provide better authentication and help web browsers detect fake websites.

Residential customers may not be aware of the change, and major internet service providers (ISPs) such as Telstra are assuring customers they're fully prepared for it. But ISP Internode is warning its customers that older ADSL modems and firewalls may reject the new longer authentication. Internode has published advice on how to deal with any problems at blog.internode.on.net (search their site for "DNSSEC").

The change took effect from May this year, when DNS servers switched over to the new DNSSEC system. However, the security improvements only came into effect after 1 July, and won't be fully operational for a couple of years. BEN BRIDGES

CHOICE members rate GMHBA as the best of the health funds available to all consumers for general satisfaction

HEALTH INSURANCE

Healthy ... and satisfying

A CHOICE survey finds half of our members who claimed on extras insurance were very satisfied with their fund.

Teachers Federation Health, a health insurance fund available only to members of an education union, was by far the best-rated fund in our recent health survey of almost 2500 CHOICE members. Two other restricted membership funds, CBHS (available to CBA employees and their families) and Defence Health, also rated well.

Of the funds available to all consumers, GMHBA rated best for general satisfaction, while Australian Unity, Mutual Community and AHM (formerly Government Employees) members were most satisfied for extras claims (see tables, below). For more on how these and other funds perform for hospital claims satisfaction, see *CHOICE* August 2010 (page 61).

While only one out of five health fund members are very satisfied with their fund overall, two-thirds of those who made a claim on hospital insurance were very satisfied, and half of those who made a claim on Extras insurance was very satisfied with how their claim was handled.

The main reasons members are not satisfied with their health fund are high premiums and low benefits for extras. Many also say they don't use their health insurance policy enough, while others complained about high gap payments on hospital services (for example, for specialists who charged more than the amounts refunded by Medicare and their fund). Some survey participants also experienced unsatisfactory customer service and problems when claiming.

Four in five participants wear glasses or contact lenses, so it's not surprising that optical services are the second-most important extras service after general dental and before major dental. About two in three participants visited a dentist in the past 12 months, while one in three went to an optometrist.

Massage is the most popular other service on offer, with about one in three survey respondents having massage treatment in the past 12 months, compared with close to one in four who went to a physiotherapist, and more than one in 10 having chiropractic or acupuncture treatment.

Turn to page 63 to find out our Best Buys for extras and combined health insurance policies. **UTA MIHM**

HEALTH INSURANCE FUND – OVERALL SATISFACTION

	Fully satisfied (%)	Fairly satisfied (%)	Neutral (%)	Not satisfied (%)
Teachers Federation Health (n=101)	61	33	6	0
GMHBA (n=36)	47	33	14	6
CBHS (n=30)	47	43	7	3
Defence Health (n=57)	40	46	11	4
Manchester Unity (n=31)	29	35	29	6
AHM (n=63)	24	54	13	10
HCF (n=222)	23	47	22	8
Mutual Community (n=49)	22	47	20	10
Australia Unity (n=65)	20	45	31	5
HBF (n=138)	17	41	30	13
HBA (n=112)	15	45	30	10
NIB (n=131)	15	41	30	15
Medibank Private (n=587)	10	46	32	13
MBF (n=312)	9	39	34	17
AVERAGE (n=2173)	21	43	26	11

EXTRAS COVER SATISFACTION

	Fully satisfied (%)	Fairly satisfied (%)	Neutral (%)	Not satisfied (%)
Teachers Federation Health (n=101)	83	13	3	0
Australian Unity (n=53)	64	21	8	8
Mutual Community (n=44)	61	27	7	5
Defence Health (n=47)	60	30	9	2
AHM (n=51)	57	33	8	2
HCF (n=180)	51	30	13	6
NIB (n=113)	50	31	7	12
HBF (n=114)	49	30	12	9
HBA (n=76)	47	28	17	8
Medibank Private (n=454)	45	29	17	9
MBF (n=248)	44	32	14	9
AVERAGE (n=1749)	54	28	12	7

USING THE TABLE *Source:* CHOICE member health survey – 2475 participants in March 2010. The extras cover satisfaction table is based on respondents who had an extras claim in the past 12 months. Results are only shown for funds where we received 30 or more responses. Fractions of percentages have been rounded to the nearest whole number. Answers were given on a 10-point scale: answers of 9 or 10 were interpreted as "fully satisfied", 7-8 as "fairly satisfied", 5-6 as "neutral" and 0-4 as "not satisfied".

SUSTAINABILITY

No more fishy business

Greenpeace has identified the most and least sustainable brands of canned tuna.

Greenpeace Australia's investigation into sustainable canned tuna – specifically, looking for brands that do not source overfished species or use destructive fishing techniques that also kill endangered turtles and sharks – has found a clear winner.

Fish4Ever is the only brand of canned tuna to score a "good" rating for sustainability in Greenpeace's *Canned Tuna Guide*. The guide identifies which tuna species is in the can, how they were caught and whether they are endangered. The brand-ranking criteria also take into account accurate labelling and the brand's commitment not to source tuna from marine reserves.

You can't tell how a brand uses sustainable fishing methods from its can, but you may be able to find out what species of tuna is contained within. Look out for skipjack tuna as it is the only healthy species remaining. The Southern bluefin is critically endangered while the Bigeye yellowfin and albacore species are overfished. **TANYA FONG**

SUSTAINABLE

- ✓ Fish4Ever (86%)
- ✓ Aldi (57%)
- ✓ IGA (47%)

NOT SUSTAINABLE

- ✗ Greenseas (29%)
- ✗ Coles (23%)
- ✗ Sirena (20%)
- ✗ John West (11%)
- ✗ Woolworths (11%)
- ✗ Safcol (8%)
- ✗ Sole Mare (5%)
- ✗ Franklins (5%)
- ✗ SPAR (2%)

What the percentages mean:

- **70%+: Good** An acceptable sustainable and equitable tuna procurement policy has been obtained. Maintaining and improving these standards is essential.
- **40% – 69%: Must improve** Initial measures have been taken to source sustainable and equitable tuna. More concrete steps are needed to reach an acceptable standard.
- **Less than 40%: Very poor** Urgent action is required to improve tuna procurement.

Source: www.greenpeace.org/australia

FOOD

Telling porkies

Australia's largest smallgoods producer is caught out claiming imported meats to be a local product.

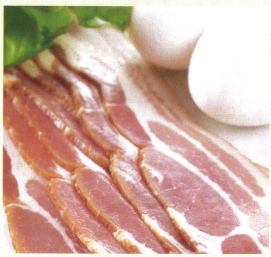
Leading local meat manufacturer Primo has been fined $433,325 for labelling bacon imported from Denmark and Canada as "Australian" – the largest fine imposed in New South Wales in relation to food labelling.

Primo pleaded guilty in March to 63 charges under the NSW *Food Act*, including 45 of misleading or deceptive conduct, with the rest relating to its poor system of documentation and traceability. The fine is a strong warning to companies seeking to hawk off imported goods with "Made in Australia" claims.

In handing down her decision, Local Court magistrate Carolyn Barkell said Primo failed to ensure proper implementation of quality control procedures: "Considering the range of products over which these offences occurred, these failures were systematic." She also noted that a number of the offences occurred after Primo had been placed on notice by the NSW Food Authority.

Primo owns and operates abattoirs in South Australia and NSW, as well as manufacturing plants, packing facilities and distribution warehouses nationwide. NSW Food Authority's Christine Tumney estimates the amount of foreign product mislabelled "Product of Australia" and "Meat content 100% Australian" as more than one tonne.

Turn to page 28 to find out more about what "Made in Australia" claims really mean. **TANYA FONG**



The iPad won't replace your work laptop, but it is a great device for your mobile lifestyle

HANDHELD COMPUTER / EBOOK READER

The 'magical' tablet

The long-awaited iPad is finally here, but does it live up to all the hype?

The iPad doesn't fit into any standard computer device category – netbook, tablet PC, media player or PDA. But with the right apps it can handle many of the functions of all these devices, and there's an enormous and ever-increasing range of iPad-specific apps available (already more than 10,000).

The iPad is designed to work in conjunction with a main computer – either a Mac or PC – and carries a subset of your data such as movies, TV shows, photos, email, music, ebooks and documents. You can create your own documents with special versions of Apple's Pages (word processor), Numbers (spreadsheet) and Keynote (presentations), available to purchase separately, and the iPad also doubles as an electronic picture frame with slide shows and music.

The device itself is thin (13.4mm) and light (about 700g) and the 9.7-inch touchscreen is operated by various one- or two-finger movements. The onscreen keyboard is fine for quick note-taking, but not suitable for touch-typing. For heavy use, you'll need to invest in the Apple Keyboard Dock ($89), which also charges the iPad, or use an Apple Bluetooth Keyboard ($99).

There's no USB support without purchasing an extra adapter ($39), and the internal memory capacity and storage isn't upgradeable. If you want an iPad with more than Wi-Fi access, you'll need a 3G mobile data plan using one of the new Micro-Sim cards. Fortunately, the major telcos have come to the party with affordable prepaid data plans specifically for this format.

There's still no Flash support, but the next release of the operating system for the iPad, iOS4, is due soon. This will add features such as multi-tasking and better file/folder management, as on the iPhone 4.

CHOICE VERDICT

Depending on your lifestyle, the iPad may well be all you need to go mobile, and its all-day battery life (about 10 hours) is a plus. But for work situations it's no substitute for the functionality of a laptop.

For our full review of the Apple iPad, see *CHOICE Computer*, July/August 2010. To subscribe, call 1800 069 552 or log on **www.choice.com.au/magazines**. **STEVE DUNCOMBE**

APPLE iPAD
Price $629-$1049, depending on hard drive & Wi-Fi capacity
Contact www.apple.com.au/ipad
★★★★½

CHOICE ONLINE
Check out a video of our hands-on testing of the iPad at **www.choice.com.au/ipad**

MILK FROTHER

All froth and bubble

Why spend money on a milk frother, when for a little more you can buy an espresso machine that froths milk AND makes a great cuppa?

Whether it's a cappuccino, latté, macchiato or iced coffee, perfectly frothed milk is an important final touch to many hot and cold beverages, so you'll need a machine that can deliver the goods.

The Lattemento LM-300P resembles a small electric kettle. It has a motor on its lid connected to a rotating whisk attachment that stirs the milk. It can froth hot or cold milk in minutes and also has a heating element at the bottom of the jug for warming the milk if required. Simply fill the jug to the required level, select either the warm or cold switch, and the rest is done automatically – the jug will switch off at the end of the operation. It can froth a maximum of 300ml at a time – enough for up to four cups.

After putting the Lattemento through its paces, our tester was not impressed. The froth resembles what's known as "roadhouse" froth due to its hard peaks. It might be good for iced coffee, but isn't ideal for latté- or cappuccino-type beverages. The milk cannot be poured out of the jug neatly, so you won't be able to create latté art for a high-quality café style finish.

The ideal temperature range for frothing milk is 65°C- 72°C. When frothing the minimum 150ml of milk in this machine using the warm function, we found the temperature of the milk was slightly higher than this range.

The LM-300P is not dishwasher-safe, but its non-stick surface makes it very easy to clean – essentially its only plus. If you just want to heat milk, a maximum of 500ml can be heated and you simply remove the whisk attachment – but why spend so much on a gadget that heats milk when you can easily do the same thing in a saucepan on a stove, or in a jug in the microwave?

LATTEMENTO LM-300P
Price $149
Contact www.espressoitalia.com.au
★☆☆☆☆

CHOICE VERDICT

At $149, the Lattemento isn't worth the spend; it doesn't produce the quality silky froth you'd expect in your coffee. Instead, we suggest the **Sunbeam Café Espresso Stainless EM3800** ($199 RRP), the Best Buy in our last round of espresso machine testing (see *CHOICE*, March 2010, page 54). For just $50 more, it not only produces a good froth but also makes a good cup of coffee – without taking up too much space on your kitchen bench. **REBECCA GATTO**

MICRO HI-FI WITH DIGITAL RADIO

DAB+ for a song

This system from Sony offers digital radio at an affordable price – finally.

Digital radio celebrated its first anniversary in Australia last month. However, CHOICE has so far been underwhelmed with most of the digital radio products available. We've conducted two tests of digital radio (DAB+) systems, and while the quality has been good overall, they are extremely expensive for what are basically clock radios on steroids.

Thankfully, the Sony CMT-FX350i is a positive step towards delivering a good micro system that doesn't cost a fortune just by virtue of having a DAB+ tuner. The sound quality to be gained from this system is very good compared with DAB+ radios with integrated mono speakers that cost up to three times the price. (Interestingly, while we still think this DAB+ system is good value, Sony's CMT-FX300 model without DAB+ is technically identical in all other aspects and costs only $179.)

As well as DAB+ radio, the CMT-FX350i includes an FM tuner with a combined 20-station preset. The unit has a timer (sleep) and alarm function, making it a good bedroom sound system option, and while the DAB+/FM antenna supplied is no more than a single wire, the tuner picked up all available stations without too much trouble in our testing. Its remote is fairly straightforward to use and can also be used to operate other Sony products.

The top-loading CD player has a fairly flimsy spindle but works reasonably well, and the obligatory iPod support is well designed with a solid dock connection. It also offers separate connections for a non-iPod music player and headphones. Sound quality is more than satisfactory, and can be improved even further by replacing the speakers with a pair of better-quality 4-ohm speakers.

While less portable than an all-in-one radio, being able to move the speakers around the room to create better stereo separation makes this an effective music option for the home.

CHOICE VERDICT

CHOICE has long been asking why digital radios cost so much more than equivalent FM/AM radios. The CMT-FX350i will hopefully force down the price of other digital radio products to a more reasonable level. **DENIS GALLAGHER**

SONY CMT-FX350i
Price $279
Contact www.sony.com.au
★★★★☆

YOUR SAY

Your experiences help our research and often inform other readers about scams and rip-offs. Positive responses you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too, so please email ausconsumer@choice.com.au or mail to Your Say, CHOICE, 57 Carrington Road, Marrickville, NSW 2204.

Where's the use-by date?

I'd like to highlight to *CHOICE* and its readers that canned food products with a shelf life of two years or longer do not need to have manufacture or use-by dates stamped on them. I discovered this when I bought a can of salmon that did not have either of these dates. I truly believe that without use-by or manufacture dates on tinned foods, the chances of food poisoning are high.

Wanda Griffiths, Kempsey, NSW

CHOICE SAYS In 2003, Food Standards Australia New Zealand (FSANZ) assessed date-marking of canned foods after it received an application from a consumer whose wife became severely ill after eating some canned soup. FSANZ undertook a comprehensive risk assessment based on available data on microbiology, chemical safety and food technology, and in 2005 concluded there was no evidence of public health or safety risk to be addressed by date-marking food in hermetically sealed containers with a shelf life of two years or longer. The regulator added that date-marking would not distinguish whether food is properly processed and therefore would not contribute to increased detection of spoilage, so "any perceived risk could be better addressed via consumer education on selecting, storage and handling of canned foods".

According to the Commonwealth Scientific and Industrial Research Organisation (CSIRO), the approximate storage life of most canned foods is between two and four years. But because the food may have been processed and stored for some months by the manufacturer, wholesaler and/or retailer before you've bought it, the CSIRO recommends a storage time of about one year.

You should mark the date of purchase on the container if it's likely to be stored for an extended period in your home. Do not buy or open canned foods if the can shows signs of swelling, leakage or external rusting; swollen or leaky cans and packages indicate some failure in processing and the contents must not be consumed.

THUMBS UP!

Owen and Tricia Gerke of Beverly Hills, NSW, had been having problems with their Sealy latex mattress shortly after purchasing it in September 2006, and were in dispute with Sealy as to whether this was a manufacturing fault or comfort choice issue (see *CHOICE*, July 2010, page 31). After CHOICE contacted Sealy on their behalf, the Gerkes received a new Sealy ensemble. "We're satisfied with the outcome following prolonged negotiations," says Owen. "Thank you very much for all of your interest and action on our behalf."

When the turbine in **Shendel Cowan's** (of Bunbury, WA) two-and-a-half-year-old Dyson vacuum cleaner stopped working, she emailed Dyson to request help on how to purchase another one, as her warranty had expired about six months ago. She received an email response within 10 minutes with a toll-free number to call so Dyson could arrange something for her. "They took down my details and found my online warranty registration," says Shendel. "To my pleasant surprise, they offered me a brand new replacement without hesitation and didn't even want the old one returned to them. That's service!"

Lyn Pascoe of Apollo Bay, Vic, contacted diary manufacturer Collins Debden after the zipper on her husband's binder diary became damaged. Even though he had had the diary for more than a year, the company asked for their details and requested she send it back to them for a replacement. Within five days she received a brand new diary. "I wouldn't hesitate to buy another of Collins Debden's products because I know they will back you up if there is a manufacturing issue," says Lyn.

Woolworths
the fresh food people

Funky fish

I purchased a filleted Mangrove Jack fish from Woolworths in Runaway Bay, Queensland – which was clearly labelled "Product of Australia" – and found it way too tough to eat after cooking it. We ended up throwing it into the bin.

I don't believe it was true to the high quality we're used to, especially given we paid more than $26 per kilogram for it. I'm also not convinced I'm buying something that's true to the "Product of Australia" label.

Jack Burton, Coombabah, Qld

CHOICE SAYS The manager of the fresh seafood section at Woolworths in Runaway Bay confirmed that Mangrove Jack is a product of Australia. Under the Food Standards Code, "Product of Australia" is a premium claim and can only be made when the significant ingredient of the food originates from the stated country.

For more information on country-of-origin claims and the difference between "Australian Made", "Australian Owned" and "Product of Australia", turn to State of Origin, page 28.

Because taste is subjective, asserting your rights about unsatisfying food can be tricky. According to fair trading laws, you have the right to a refund or remedy if a product or service does not meet reasonable expectations.

In a case such as this, you can try taking the fish to the supermarket – even after it's cooked – with your receipt and asking for a replacement or refund.

EMAIL OF THE MONTH

Pushing the buck

I recently purchased a Nike Australia Socceroos World Cup jersey on eBay Australia, for which I paid $58.25 via PayPal. The online photo supplied by the seller on eBay clearly showed the genuine product, which I expected to receive. But instead, I was sent a fake.

The item had been delisted on eBay, so I lodged a "buyer protection claim" with PayPal. After waiting close to a month, I received a request to provide detailed external documentation supporting my claim that the item was not authentic. The documentation was supposed to show how the item received differed from an authentic one, as well as a detailed explanation of how I had determined that it was not authentic, and a serial number for the document with a letterhead that included the name, address, and phone number of the seller so that PayPal could contact them. I was expected to fax these details to a number in the US.

PayPal initially told me they could not investigate unless I did all these things, but since what they were requesting was practically impossible, I lodged a complaint with the Financial Ombudsman, who advised that my dispute was within their terms of reference and they would pursue the matter on my behalf.

I later received an email from PayPal's "executive escalations" department notifying that they would be crediting my PayPal account as a "one-time exception".

I believe this is an appalling way for a large financial service provider to treat its customers. Buyers should not have to prove they have been ripped off.

Bryan Shedden, Albion Park, NSW

CHOICE SAYS eBay, the parent company of PayPal, told CHOICE that buyers need to obtain documentation from a qualified third party to ensure their claims regarding counterfeit items are legitimate. According to Jenny Thomas, eBay Australia and New Zealand's corporate communications manager, the documentation for claims must be sent to the US because "PayPal buyer protection claims are managed centrally out of the US to ensure a quick and efficient response to customers".

Thomas added: "When a seller is found to be selling proven counterfeit goods, eBay will take a number of proactive steps. These can range from putting a limit on the number of items they're able to list on the site, to a part or full suspension of their account."

Australia Nike Socceroos Jersey
2010 World Cup Design
Dri-Fit Technology
Size M - medium
The World Cup is upon us, so get your jersey to show your sup
for the socceroos.
Serious bidders only, payment due within 3 days after auction end

EMAIL OF THE MONTH Bryan receives *It Ain't Necessarily So...bro* by Dr. Karl Kruszelnicki, or any other book of his choice at **www.choice.com.au/books**. Unfortunately we are unable to answer all the emails and letters we receive. We may edit or print only an extract of emails and letters.

YOUR SAY – ONLINE

Read what's creating a buzz at CHOICE Online (www.choice.com.au). This month, our reviews of compact fluorescent light bulbs (CFLs), Apple's iPhone 4 and coffee chain coffee generated lots of valuable reader feedback from members.

CFL test

• **www.choice.com.au/CFL**

There's huge interest in our test of compact fluorescent light bulbs, which are still blazing away in our labs, connected to a 240V test rig. By Christmas, we'll see how many have completed the requisite 6000-hour marathon. In August *CHOICE*, we released results gathered at the 2000-hour mark; several bulbs have since failed. Here's what you have to say about them.

Paul Loring:

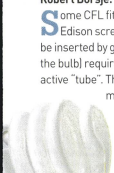
I've used CFLs for a number of years. As they age they cause interference to my radio, and I then have to hunt for the offending globe. Hence, although they seemingly have a long life, this shortens them considerably. I hadn't appreciated the impact of the different shapes, folded vs spiral, and am pleased you pointed this out.

John Kerr:

I write the date on the base when I install CFLs. It doesn't tell me how many hours they have worked but the length of time they have been installed. Some have lasted only a month, while others seem to last for years.

Robert Borsje:

Some CFL fittings, such as recessed Edison screw ceiling fittings (which can't be inserted by grasping the screw fitting on the bulb) require you to hold the CFL by the active "tube". This is not recommended by manufacturers, as when you twist to screw it home, finger pressure can cause the tube to break, as happened to me recently. Incandescent globes can take the force of inserting into these fittings, whereas CFLs struggle.



Coffee chain review

• **www.choice.com.au/coffeechain**

Nothing stirs passionate debate like coffee, as our review of the big chains shows. Many of you expressed distaste for all mass-produced coffee and questioned why we'd even bother sizing them up; others weighed in with their own preferences.

Mike W. Jones:

How to say this delicately ... going to the trouble of taste-testing Gloria Jean's, Hudsons and the other mass-produced coffees is like comparing Maccas with KFC. Why would anyone care which one is the best among a seriously mediocre pack? These aren't coffees – they're substrates for bucket-sized serves of syrup and milk.

Christopher Pile:

I almost always drink cappuccinos and find the taste really inconsistent between all shops except for Starbucks, Bean Bar (an Adelaide franchise chain) and McDonald's. In the past few years I've bought an espresso machine and separate grinder recommended by CHOICE. I now believe I can match the quality of any coffee shop in my own kitchen.

Brent Driscoll:

As a habitual coffee chain coffee drinker who is on the road daily, I have diversified. I find more friendliness from chains than from the arrogant boofheads of independents, some of whom believe that drinking coffee in their presence is your privilege. Somehow, unless you have your coffee from Melbourne's trendy Acland Street or Brunswick Street you aren't drinking real coffee.

iPhone 4 First Look

• **www.choice.com.au/iPhone4**

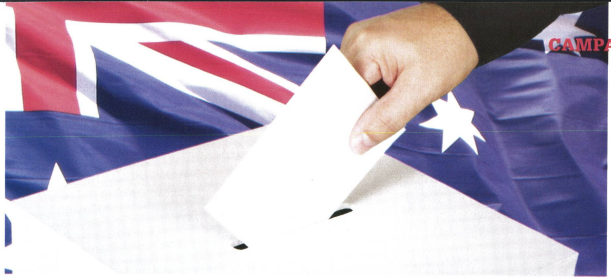
In our First Look at the iPhone 4, the controversial reception problem didn't appear to be an issue, though it's early days yet. We'll be updating our First Look as testing continues, and including the iPhone 4 in our next smartphone review, to be published in the December/January issue of *CHOICE*. Your comments also carried warnings about upgrading to iOS4 software on older iPhones.

Mark Richard Ostryn:

When considering an upgrade from 3G to 4, note that carriers' price plans, particularly Optus, make this a no-brainer. I can either stay with my Optus $79 cap/month with my current 3G, or pay $59 cap/month with a new iPhone 4. Also, I get a larger data allowance.

Trevor Esler:

I upgraded both my 3G and 3GS to iOS4 without a problem. The only thing we became utterly conscious of was shutting down data-intensive apps. A friend of mine got a $1200 bill from 3 when, after installing iOS4, she left Facebook running overnight and it continued downloading data. Big mistake.



A supermarket industry ombudsman would deliver much-needed leadership on reforming the sector and better promote consumer information

2010 FEDERAL ELECTION

The vote that *really* counts

As we go to press, the result of the federal election is unknown. But whichever party wins government, CHOICE wants action for the benefit of consumers in five priority areas.

The votes have been counted and the results are in. Based on your feedback from an open online poll, CHOICE has prioritised five key areas where we believe consumers deserve a better deal – and on which we'll be demanding action from the next federal government.

1. Clearer nutrition and country-of-origin labelling on food

With an extensive review of food labelling under way, CHOICE is calling for new laws that will help shoppers make more informed choices and maintain consumer confidence in the food supply (see page 29 for more). This means front-of-pack traffic light labels that highlight the fat, saturated fat, sugar and sodium content of foods, and new regulation to stop health claims on unhealthy foods. We also want clearer country-of-origin labelling so you know where your food is coming from, and laws that enforce companies to give you the information you need to identify foods containing genetically modified ingredients.

2. Better industry standards for green labelling

Consumers are being bombarded by greenwash – deceptive marketing designed to portray a company or product as caring for the environment. Very little regulation is currently in place around the use of terms such as "green", "eco-friendly", "sustainable" or "environmentally friendly". CHOICE wants the Australian Standard for making environmental claims to be tightened so consumers can be sure products live up to them.

3. Easier system for switching banks

Many consumers would like to change banks and open an account with lower transaction fees, but the hassle of transferring direct deposits from one bank to another prevents them from doing so. We want the government to introduce account portability, so you can take your account number and BSB straight to your new account without having to transfer your direct debits.

4. Ban bisphenol A (BPA) in all babies' and children's products and food

BPA is an endocrine-disrupting chemical that can interfere with our body's own hormones (see page 19 for more). Some studies have linked BPA to health problems such as heart disease, diabetes and some cancers. BPA is often used in food packaging, and small amounts can migrate into food. Scientific opinion is divided over the risk from the low levels we're exposed to every day in our food, but we know for certain that babies and small children are most vulnerable because of their lower body weight and rapid growth. Canada, Denmark and some US states have banned the sale of baby bottles containing BPA; CHOICE wants the Australian government to go one step further and ban BPA in all babies' and children's products, including food.

5. Introduce a supermarket ombudsman

We want to see a new supermarket industry ombudsman tackle competition and fairness across the grocery sector. An ombudsman would deliver much-needed leadership on reforming the sector; monitor fair rules and fair play; undertake early stage market inquiries; promote consumer information, and consolidate existing resolution functions. This all-in-one body already has an international precedent, with a similar structure being developed by the UK's Competition Commission. **MARNI SWITZER**

CHOICE ONLINE

Tell us what you think the government's consumer priorities should be at **www.choice.com.au/election**

NUTSHELL

>> CHOICE compared 163 products across six brands to determine the nutritional value of supermarket private labels compared with leading brands.

>> No single brand is more nutritious than the others across all 30 different types of food items reviewed, and in many cases you're better off buying on price – or taste.

STORY RACHEL CLEMONS

Private label or brand name?

In a two-part special report, CHOICE pits supermarket private labels against leading brands. Part 1 focuses on nutrition – do private label savings come at a cost to your health?

Australian consumers are spending more on supermarket private label products than ever before. Sales of private label products now account for 22.5% of all grocery sales, according to Nielsen's 2009 *State of the Nation* report.

Where private labels were once considered of questionable quality, with a limited range and bland packaging, there's a growing acceptance of private label products in consumers' minds – possibly due to the introduction of Woolworths Select (now just Woolworths) and You'll Love Coles (now just Coles), the higher-end counterparts to Woolworths Home Brand (WHB) and Coles Smart Buy (CSB). Unstable economic times have also reinforced private labels as a compelling cheaper alternative to branded goods.

With this in mind, CHOICE surveyed members to find out what matters to you; nutrition, value for money and taste came out on top. In the first part of this special report, we pit the budget WHB and CSB brands and higher-end Woolworths, Coles and Aldi brands against market leaders – and each other – by comparing the nutrition and price of 30 different food items across the brands (see table, page 16). A total of 163 individual products was reviewed.

Overall, we found supermarket private labels – even their premium brands – are generally cheaper than leading brands (see Number Crunch, opposite). And, depending on the product, supermarket private labels are lower in unhelpful nutrients such as fat, saturated fat, sugars and sodium. Whether or not they taste as good is a question we'll address in the second part of this report in October *CHOICE*.

Buy these products on price

While there may be ingredient differences between brands, we found this had little impact overall on the key nutrients we reviewed for almost half the items. **Tim Tam-style biscuits**, **white** and **multigrain bread**, **butter**, **cornflakes** and **Weet-Bix-style cereals**, **apple juice**, **milk**, **frozen mixed vegetables**, **penne pasta**, **ham**, **tinned tuna in brine** and **spreads** are all nutritionally comparable between brands, so for these items you should buy on price or taste.

For example, a 1.12kg pack of Aldi's GoldenVale Wheat Biscuits costs $2.89 compared with $4.99 for the same size Coles Whole Wheat Biscuits. You can also save $3.40 by purchasing a 1kg pack of CSB or WHB frozen mixed veg rather than the same size pack of McCain Traditional Favourites.

Of course, in some cases ingredient variations can affect taste. You may prefer, for example, the flavour of the malted wheat flakes, oats, kibbled corn and linseed that Helga's Mixed Grain bread contains in addition to the ingredients it has in common with the CSB and WHB equivalents.

Quality and freshness of canned tuna may vary from brand to brand, while the ingredients in Tim Tam-style biscuits vary in type and proportion, so for these items you may want to prioritise taste over price. But for most of these 13 food items, the ingredients lists are near-identical across the brands, so you probably won't even be able to taste the difference.

Nutritional Better Buys

For almost half of the food items reviewed, some brands do stand out as having the nutritional edge over others, although these brands vary from item to item – and for some items there are multiple "better buy" brands.

- **Plain water crackers:** WHB is the only cracker with a green light for saturated fat content.
- **Crumbed fish portions:** Encouragingly, all surveyed products were low in saturated fat and sugar, and amber for sodium content. Coles steals ahead to be the Nutritional Better Buy with only 2.5g total fat, compared with 9.8g–10.5g per 100g in the other brands.
- **Low-fat mayonnaise:** Aldi and WHB are Nutritional Better Buys, scoring an amber light for sodium with levels of 370mg/100g and 538mg/100g respectively. Sodium levels above 720mg/100g give the rest a red light.
- **Instant chicken noodles:** Aldi's, Coles' and the leading brand's (Maggi) 2-minute noodles are Nutritional Better Buys than the other three brands, being significantly lower in saturated fat. These brands, along with Woolworths, also have a green light for saturated fat, making all brands a better nutritional choice than CSB and WHB.
- **Crunchy peanut butter:** All products surveyed receive red lights for both total and saturated fat. However, the leading brand (Kraft) is the only peanut butter with a red light for sodium, containing more than three times the amount as CSB.
- **Shortcut bacon:** While Aldi, Coles, Woolworths and Primo (the leading brand) all have amber lights for total fat, Aldi's Ashfield shortcut bacon also has an amber light for saturated fat, making it our Nutritional Better Buy.

Again, ingredient differences that result in a brand having a better nutritional profile may affect taste. CSB pasta sauce, for example, lists water as its second ingredient. This limits how fatty or sugary the product can be, but doesn't do many favours for the product's flavour.

Limiting unhelpful nutrients may be what swings you towards certain brands or products, while in other cases you may prefer to prioritise taste or value for money. The table on page 16 can help you make these choices.

Nutritional Worse Buys

For a couple of food items, one brand stands out as being nutritionally worse than others – and you only need to take a look at the ingredients lists to see why.

- **Coles Smart Buy** peach slices are more sugary than all other brands as they're suspended in syrup rather than natural juices (WHB also uses syrup, but it's less sugary). It's also the only brand to use beef tallow in its frozen chips, resulting in higher saturated fat levels for this product. CSB is one of the cheapest brands for both food items, but in these cases the brand is not worth the cost savings. >

NUMBER CRUNCH

$125.48
The cost of our 30 items if you only buy the leading brands;

$65.88
The cost of the equivalent Coles Smart Buy items;

$65.30
The cost of the equivalent Aldi items;

$63.51
The cost of the equivalent Woolworths Home Brand items.

(Note: Where a brand doesn't offer a particular food item, leading brand price has been substituted.)

DID YOU KNOW?

Make a meal of it

Sticking to just one brand for all your grocery shopping can make a huge difference to your nutrient intake – and wallet – depending on the products you buy.

A meal of crumbed fish, straight-cut frozen chips, apple pie and ice-cream:

- Has 3058kJ if you buy Coles Smart Buy products, compared with 2348kJ if you buy Coles.
- Has 31g fat if you buy Coles Smart Buy products, compared with 20g fat if you buy Coles.
- Has 11g saturated fat if you buy Coles Smart Buy, compared with 7g if you buy a leading brand.
- Costs $2.60 rather than $1.33 if you buy leading brands over Coles Smart Buy or Woolworths Home Brand (though for nutritional reasons we recommend avoiding Coles Smart Buy frozen chips).

A meal of penne pasta, tomato-based pasta sauce and garlic bread:

- Has 2304kJ if you buy Woolworths, compared with 1287kJ if you buy Woolworths Home Brand.
- Has 13g fat if you buy Coles products, compared with 4g if you buy Coles Smart Buy.
- Has 813mg sodium if you buy leading brand products, compared with 508mg if you buy Woolworths Home Brand.
- Costs $1.34 rather than $0.60 if you buy Woolworths or leading brand products over Woolworths Home Brand.

Note: These are highest and lowest examples across the six brands for each nutrient displayed. Figures shown are per serve and have been rounded to the nearest whole number. Leading brand serve sizes have been used for all items except crumbed fish and garlic bread – in these cases the serve specific to each brand has been used. Where a brand doesn't offer a particular food item, leading brand data (both nutrition information and price) has been substituted.

Budget brand Coles Smart Buy is rarely a CHOICE Nutritional Better Buy – and for two grocery items it's a Nutritional Worse Buy

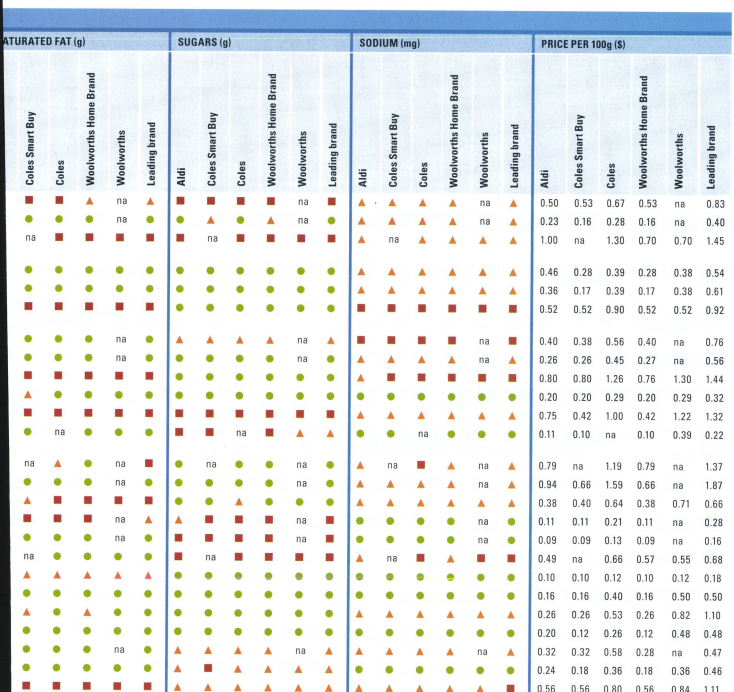
Food item	NUTRITIONAL BETTER BUYS	BUY ON PRICE/TASTE?	NUTRIENTS PER 100G FAT (g) Aldi	Coles Smart Buy	Coles	Woolworths Home Brand	Woolworths	Leading brand
Apple pie, family	WHB, leading brand (Nanna's)		▲	▲	▲	▲	na	▲
Baked beans, tomato sauce	Coles, leading brand (Heinz)		●	●	●	●	na	●
Biscuits, Tim Tam-style		√ (Woolworths, WHB cheapest)	■	na	■	■	■	■
Bread, multigrain loaf, sliced		√ (CSB, WHB cheapest)	●	●	▲	●	▲	▲
Bread, white loaf, toast		√ (CSB, WHB cheapest)	●	●	●	●	●	●
Butter		√ (Aldi, CSB, WHB, Woolworths cheapest)	■	■	■	■	■	■
Cereal, cornflakes		√ (CSB cheapest)	●	●	●	●	na	●
Cereal, wheat biscuits		√ (Aldi, CSB cheapest)	●	●	●	●	na	●
Cheese, block cheddar	Aldi		■	■	■	■	■	■
Chips, straight-cut, frozen		√ (Aldi, WHB cheapest) (A)	▲	▲	▲	▲	▲	▲
Cookies, choc chip	Aldi, WHB		▲	■	■	▲	■	■
Cordial, orange	Woolworths, leading brand (Cottee's)		●	●	na	●	●	●
Crackers, water, plain	WHB		▲	na	▲	▲	na	▲
Fish portions, crumbed, frozen	Coles		▲	▲	●	▲	na	▲
Garlic bread	CSB		▲	▲	▲	▲	▲	▲
Ice-cream, vanilla	Aldi, leading brand (Peters)		▲	▲	▲	▲	na	▲
Juice, apple, shelf-stable		√ (Aldi, CSB, WHB cheapest)	●	●	●	●	na	●
Mayonnaise, 97% fat-free	Aldi, WHB		●	na	●	●	●	●
Milk, whole		√ (Aldi, CSB, WHB cheapest)	▲	▲	▲	▲	▲	▲
Mixed veg, frozen		√ (Aldi, CSB, WHB cheapest)	●	●	●	●	●	●
Noodles, instant, chicken	Aldi, Coles, leading brand (Maggi)		●	▲	●	▲	▲	▲
Pasta, penne		√ (CSB, WHB cheapest)	●	●	●	●	●	●
Pasta sauce, Napoletana	CSB		●	●	▲	●	na	●
Peach slices, tinned		√ (WHB cheapest) (A)	●	●	●	●	●	●
Peanut butter, crunchy		√ (Aldi, CSB, WHB cheapest)	■	■	■	■	■	■
Smallgoods, bacon, short-cut/middle	Aldi		▲	■	▲	■	▲	▲
Smallgoods, ham		√ (Aldi cheapest)	●	na	●	na	●	●
Spread, canola/margarine		√ (CSB cheapest)	■	■	■	■	na	■
Tuna, canned, in brine		√ (CSB, WHB cheapest)	●	●	●	●	●	●
Yoghurt, vanilla, low fat	Coles, leading brand (Yoplait)		●	●	●	●	na	●

USING THE TABLE Food and drink items For each food and drink item, we compared nutrients and price across six brands: Coles Smart Buy, Coles/You'll Love Coles, Woolworths Home Brand, Woolworths/Woolworths Select, Aldi proprietary brands and equivalent leading brands (as determined by market share). Not every item is represented by all six brands. **Nutrients** are based on information on the label. **Traffic light criteria** are based on the latest nutrition recommendations and dietary guidelines established by government health experts in Australia and internationally.

FOOD ITEMS
Fat (g/100g) ● ≤3, ▲ 3.1-19.9, ■ ≥20.
Saturated fat (g/100g) ● ≤1.5, ▲ 1.6-4.9, ■
Sugars (g/100g) ● ≤5, ▲ 5.1-14.9, ■ ≥15.
Sodium (mg/100g) ● ≤120, ▲ 121-599, ■ ≥

CHOICE ONLINE
For a full list of food item product names, nutrient details, price and pack size specific to each brand, go to **www.choice.com.au/supermarket-nutrition**

FOOD SUPERMARKET PRIVATE LABEL VS. PREMIUM BRANDS (PART 1)



K ITEMS

/100mL ● ≤1.5, ▲ 1.6-9.9, ■ ≥10.
rated fat (g/100mL) ● ≤0.75, ▲ 0.76-2.4, ■ ≥2.5.
rs (g/100mL) ● <2.5, ▲ 2.6-7.4, ■ ≥7.5.
um (mg/100mL) ● ≤60, ▲ 61-299, ■ ≥300.

Prices are based on our price survey of the listed products carried out in Sydney supermarkets on the same day in July 2010 (or August 2010 for products marked with a *). Non-special prices of the same or closest pack sizes were recorded, but as pack sizes can vary we've shown the price per 100g for comparison purposes. **TABLE NOTES na** We were unable to find an equivalent product to represent this brand for this food item. **(A)** Coles Smart Buy is price-competitive but a Nutritional Worse Buy for this product, so we recommend avoiding this brand here.

STORY TANYA FONG

What annoys Australians?

More than 1000 CHOICE members reveal their top gripes.

NUTSHELL

>> Australians' biggest complaints are consumer and/or product-related.

In an online survey that gathered 400 responses on the first day it was sent out, we asked CHOICE members to score 32 everyday annoyances on a scale from zero to 10 – zero meaning the experience did not annoy them at all, and 10 meaning it annoyed them tremendously (see Gripe-O-Meter, right).

The top three complaints – hidden fees, having problems returning a faulty product under warranty, and being put on hold or not being able to speak with someone on the phone – are all consumer- and/or product-related. The results are comparable to a similar survey conducted by our US sister publication, *Consumer Reports*, which found Americans are most peeved by hidden fees, being put on hold/not getting a human on the phone and tailgating (which ranks fourth for Australians).

Overall, Aussies loathe being ignored or disregarded by customer service or sales staff. "I hate having to talk to a robot or go through endless phone menus when all I want is to talk to a real person," says one CHOICE member. "I don't appreciate being told to go to the website while on hold," says another. "If the question could be answered from the website, I wouldn't be calling!"

Other findings of our survey include:

- Women are more irritated than men by most gripes. Men are more likely to be frustrated by time-related annoyances such as long queues and traffic jams.
- The older people are, the more annoyed they are with being put on hold and getting no response to their complaints.
- Those who live in rural and regional areas are annoyed by the same things that bug city-dwellers.

Politicians who don't answer questions directly came up frequently in the open section of our survey, where members were invited to list any other gripes. Traffic grievances were often cited, such as drivers who don't indicate or merge properly. Many members were also annoyed with telemarketers who call their home during dinner, even when they're on the Do Not Call register. Several decried barking dogs in their neighbourhood as well as uncollected dog poo.

Americanisations such as "cell phone" instead of "mobile phone" also rattled some respondents. ■

CHOICE ONLINE

For more members' comments on what gets up their goat, go to **www.choice.com.au/annoying**

	GRIPE-O-METER	SCORE*
1	Hidden fees and costs	8.56
2	No refund/replacement for faulty products, despite being under warranty	8.51
3	Being on hold/not getting someone on the phone	8.43
4	Tailgating	8.18
5	No response to written or verbal complaints	8.09
6	People talking loudly on mobiles in an inappropriate area	8.07
7	Door-to-door salespeople/telemarketers	7.91
8	People coughing in an enclosed area without covering their mouth	7.78
9	Confusing broadband/phone price plans	7.74
10	Nonchalant customer service	7.70
11	Erroneous bills	7.57
12	Cigarette butts littering public areas	7.42
13	Unreliable internet	7.41
14	Poor advice from financial planners	7.21
15	Spam email	7.19
16	Late repair people	7.18
17	Noisy neighbours	7.06
18	Long queues/checkout lines	7.00
19	Companies only letting you pay by automatic deduction	6.91
20	Poor service from airlines	6.66
21	Shrunken products	6.42
22	Traffic jams	6.36
23	Very slow drivers	6.32
24	Purchase thwarted by "sorry, out of stock"	6.15
25	Not getting a parking space	5.79
26	Supermarket grocery prices	5.72
27	Forgetting passwords/PINs	5.52
28	Parking fines	5.29
29	Crying babies on planes	5.08
30	Programming new electronic products	4.92
31	Loyalty cards	4.60
32	Inaccurate weather forecasts	3.83

TABLE NOTES * Mean score derived from all responses.

NUTSHELL

>> We found levels of BPA in a range of canned foods – including baby foods – at levels that many experts believe could be harmful.

>> CHOICE believes our national food regulator should be more proactive in protecting the health of Australian consumers.

CHOICE ONLINE

Visit **www.choice.com.au/bpa** to join our call for BPA-free baby food.

STORY DAVID OAKENFULL

Canned risks

CHOICE has found alarming levels of BPA in canned foods – some of them foods specifically made for babies and small children.

Bisphenol A (BPA) has been used for many years to make polycarbonate plastic (often used for bottles) and epoxy resins used to line cans to prevent corrosion. Unfortunately, BPA is an endocrine-disrupting chemical, which in basic terms means it interferes with our body's own hormones. And even more unfortunately, small amounts can migrate from the plastic into the contents of the container.

Experts are divided on the potential health hazards (see The BPA Debate, page 21), but there is sufficient concern for Canada, Denmark and some US states to have banned the sale of baby bottles made using BPA. In Australia, major retailers have recently announced they too are phasing out baby bottles containing BPA.

Canned food is another significant source of BPA. *Consumer Reports*, *CHOICE*'s sister publication in the US, recently reported finding BPA in canned foods at levels approaching the danger threshold suggested by the most recent science.

CHOICE tested a broad range of canned foods available in Australian supermarkets, focusing particularly on products people commonly buy. Our results are equally alarming: we found higher levels of BPA than reported in similar tests overseas – and, of even greater concern, we found relatively high levels of BPA in some canned baby and toddler foods.

Levels of BPA we found

We tested 38 canned foods, covering major brands of baby food, baked beans, coconut milk, corn kernels, evaporated milk, ham, olive oil, pineapple, sardines, spaghetti, tomato soup, tomatoes and tuna. Five samples contained more than 200 parts per billion (ppb) of BPA, and a further 17 samples contained BPA at levels within the 10ppb-199ppb range (see cans and table, pages 20 and 21).

We haven't given specific BPA levels, because levels in the same product bought at a different time or from a different store could differ from our test results. Also, our test only represents a snapshot of the market and doesn't provide enough information to draw general conclusions about levels of BPA in any particular brand or type of product. However, our findings are of concern because they indicate the extent of potential exposure.

While none of the foods we tested contained BPA in excess of the European Union's (EU) limit of 600ppb (there is no limit set in Australia), 33 of the 38 samples contained some BPA. For 29 of these products, just one serving would give a 70kg adult more BPA than some experts now believe to be a safe daily level of exposure (0.0024 micrograms per kilogram of body weight per day). Those with the highest amounts of BPA (more than 200ppb) were samples of Edgell Corn Kernels, John West Tuna Olive Oil Blend and, of particular concern, three canned baby or children's foods – all from Heinz.

Genuine health concerns

Our national regulator, Food Standards Australia New Zealand (FSANZ), maintains that the low levels of BPA in food pose no significant health risks. Certainly for adults, our dietary intake appears to be well below the daily upper limit of safe exposure set by the US Food and Drug Administration and European Food Safety Authority (50 micrograms per kilogram of body weight).

But babies and small children are at greater risk because of their small body weight and rapid growth. One serving >

of several of the baby foods we tested delivers about 50 micrograms of BPA in one hit, so a 10kg baby would get 10% of the safe exposure limit from this one source alone. Worse, new scientific evidence is suggesting that the limit of safe exposure should be set much lower (see The BPA Debate, opposite).

Wins for CHOICE

Simplot (manufacturer of Edgell and John West) told CHOICE they are sensitive to consumer concerns and have cans with BPA-free linings under test. And in response to CHOICE's test results, Heinz has announced it will move to BPA-free packaging for baby food products. A company spokesman said, "While we believe there is no risk to consumers, we are keen to allay any concern and so have opted to remove BPA from all baby food packaging." In the UK, Heinz has also committed to moving to alternatives – and for its beans, pasta and many soups, protective coating is only applied to the can ends. In Japan, most manufacturers voluntarily changed their can linings in 1998 to reduce or eliminate the use of BPA. In the US, however, the canning industry is claiming that viable substitutes are not yet available.

Sixteen products on test contained less than 10ppb of BPA, and eight of these contained no detectable BPA at all. So it's clearly possible for manufacturers to produce canned food with little or no BPA contamination.

CHOICE VERDICT

We would like to see the food industry take more urgent action to phase out food packaging materials that release toxic chemicals into food. This includes plasticisers such as phthalates, used in some food containers and PVC cling wrap, as well as BPA-based polycarbonate bottles and epoxyresins for lining cans (see Plastic Not So Fantastic, *CHOICE*, February 2010, page 33).

While FSANZ is currently surveying the BPA content of a range of Australian processed foods (and expects to report on the findings next month), we would also urge the regulator to be more proactive in protecting Australian consumers. Safety laws recently put into place by the EU shift the burden of proof to industry, requiring manufacturers to prove their products don't harm human health or the environment. We believe similar rules should also operate here.

As a matter of urgency, CHOICE wants the government to phase out the use of BPA-containing packaging for all baby foods and foods designed for toddlers and young children (see CHOICE Online, page 19). In the meantime, you can reduce (although not necessarily eliminate) exposure to BPA and other risky chemicals by taking the following steps:

- Choose fresh food whenever possible
- Consider alternatives to canned food, beverages and juices
- Use glass or ceramic containers when heating food in microwave ovens. ■

BISPHENOL A LEVELS IN CANNED FOODS

Brand (in alphabetical order within groups; country of origin listed)

BPA BETWEEN 300ppb-420ppb

Edgell Corn Kernels (Australia)

Heinz Smooth Custard with Banana (A) (B) (Australia)

John West Tuna Olive Oil Blend (Thailand)

BPA BETWEEN 200ppb-299ppb

Heinz All Natural Soup Chicken & Vegetable (A) (Australia)

Heinz Little Kids Spaghetti Bolognaise (C) (Australia)

BPA BETWEEN 100ppb-199ppb

Heinz Little Kids Sweet Chicken with Noodles (C) (Australia)

BPA BETWEEN 50ppb-99ppb

Coles Smart Buy Tuna Chunks in Vegetable Oil (Thailand) (D)

Heinz Chicken Noodle & Veggies (E) (Australia)

Heinz Lamb & Veggies (E) (Australia)

Woolworths Select Coconut Milk (Thailand)

Information: Heinz is phasing out BPA-based can linings for these products, but the process will take time. The company told CHOICE they expect BPA-free cans for baby foods to be available within 12 months.

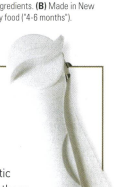
NOTES (A) Baby food ("all ages from 6 months"). **(B)** We tested a second batch and found BPA between 199ppb and 100ppb. **(C)** Toddler food; 1-3 years. **(D)** Made from local and imported ingredients. **(E)** Baby food ("4-6 months").

BPA BETWEEN 10ppb-49ppb	
Ayam Premium Coconut Milk	Malaysia
Carnation Creamy Evaporated Milk	Australia
Coles Organic Diced Tomatoes	Italy
Coles Smart Buy Ham	Netherlands
Coles Tomato Condensed Soup	Australia (A)
Heinz Spaghetti Bolognaise Sauce	New Zealand
Home Brand Pineapple Pieces	Thailand
Home Brand Tuna Chunks in Oil	Thailand
John West Sardines in Oil	Scotland
Ocean Rise Yellowfin Chunk Tuna Italian Style in Oil (Aldi)	Thailand (A)
Plumrose Premium Leg Ham	USA
Val Verde Diced Italian Tomatoes	Italy

BPA LESS THAN 10ppb	
Ardmona Chopped Tomatoes	Australia (A)
Campbell's Tomato Condensed Soup	Australia
Carloni Diced Peeled Tomatoes (Aldi)	USA
Coles Smart Buy Corn Kernels	Thailand
Golden Circle Australian Crushed Pineapple	Australia
Heinz Baked Beans Tomato Sauce	New Zealand (B)
Heinz Big Red Tomato Salt Reduced Condensed Soup	New Zealand
Heinz Delicious Apples	Australia (C)
Home Brand Corn Kernels	Thailand
Home Brand Diced Tomatoes	Italy
Home Brand Tomato Soup Condensed	Australia (A)
Lupi Olio di Olivia	Italy
SPC Baked Beans Rich Tomato	Australia (A)
SPC Spag-a-Saurus Pasta Shapes Rich Tomato	Australia (A)
Sweet Valley Pineapple Slices (Aldi)	Philippines
Watties Spaghetti with Extra Cheese	New Zealand

TABLE NOTES (A) Made from local and imported ingredients. **(B)** Made in New Zealand from local and imported ingredients. **(C)** Baby food ("4-6 months").

DID YOU KNOW?



WHERE'S THE CAN OPENER?

Canned food was first patented 200 years ago by Englishman Peter Durand, but the first can openers didn't appear until the 1850s. A can of roasted veal taken on Parry's Arctic expedition in 1824 was labelled with these instructions: "Cut round on the top near to the outer edge with a chisel and hammer."

THE BPA DEBATE

No-one disputes that BPA is toxic at high levels of exposure. But experts are divided over whether low levels found in foods poses significant risks to human health. FSANZ, in line with the US Food and Drug Administration (FDA), the UK Food Standards Agency and other national food regulators, maintains it is safe to ingest 50 micrograms per kilogram of body weight of the chemical per day.

None of the foods we tested delivers more than 10% of this amount of BPA per serving. However, a number of scientists have expressed concern that this limit is based on experiments done in the 1980s, rather than on the hundreds of more recent animal and laboratory studies that suggest we could be at risk from much lower doses.

- **The case for a low safe limit**

There's growing evidence to suggest exposure to low levels of BPA may be linked to a diverse list of health issues such as infertility, obesity, breast and prostate cancer, diabetes, cardiovascular disease, thyroid malfunction and ADHD.

In 2007, an international panel of 38 experts concluded that "the wide range of adverse effects of low doses of BPA in laboratory animals ... is a great cause for concern with regard to the potential for similar adverse effects in humans". An FDA special scientific advisory panel reported in late 2008 that the agency's basis for setting safety standards to protect consumers was inadequate and should be re-evaluated. A major US study has since identified a direct link between exposure to low levels of BPA and increased risk of diabetes and heart disease. In 2009, the International Endocrine Society declared endocrine disruptors were a significant concern for public health and called for regulation to reduce human exposure.

Some critics of the current high safety limit also challenge a core assumption made by food regulators that experiments with high doses will necessarily reveal potential hazards from low doses. This assumption originates from the work of the 16th century toxicologist Paracelsus, whose dictum "the dose makes the poison" (implying that even toxic substances can be safe as long as the dose remains below a certain threshold) is still a bedrock principle for toxicologists.

But decades of research in endocrinology has consistently shown that hormonally active compounds at low doses can cause effects opposite to those at high doses. So with endocrine disruptors such as BPA, a low dose can be worse than a higher one.

- **The case for a high safe limit**

The currently accepted safe limit, based on extensive animal studies, was originally set by the US Environmental Protection Agency in 1988 and subsequently adopted by the FDA. The European Food Safety Authority reviewed the evidence in 2006 and concurred with the FDA's safe limit. The Authority's experts pointed to inconsistent findings in studies of low-dose effects, and questioned the scientific rigour of many of them. Two recent industry-funded overviews also concluded there's no consistent evidence of harmful effects from low doses of BPA, and a big study (also industry-funded) published earlier this year found no effects from BPA on brain development in rats.

In summary, CHOICE believes that while the evidence for low-dose effects from BPA is not conclusive, there's now far too much of it to be ignored.

NUTSHELL

>> If you have the time, money, interest and expertise required, managing your own super can be rewarding.

>> Most people are attracted to self-managed super funds to gain more control over their investment decisions; some see lower costs and better returns as being the main benefits.

STORY ALAN DOOLEY

Do it yourself?

The self-managed superannuation sector is growing in popularity. Should you jump on board the DIY super bandwagon?

Establishing a self-managed super fund (SMSF) is a big step; while you'll have control over your retirement investments, you'll also have responsibility for ensuring the many trustee obligations are met. But for those who feel qualified to take the plunge, "DIY super" can provide a rewarding experience.

A recent CHOICE survey found that, on average, our members who chose to open an SMSF did so overwhelmingly because they wanted to control their own investment decisions. SMSF-holders are also notably more satisfied than those with public sector, corporate, industry and retail funds (see table, page 25). "Running an SMSF does involve more work but gives me a feeling of control over my future and reduces the costs of a financial adviser and platform fees," said one member. Another commented that "apart from industry funds, there doesn't seem to be any sure way to save adequately for retirement. We chose a DIY fund mainly for control and tax benefits".

So what's involved in running an efficient self-managed fund? How much money is needed, what are the costs and where should you get advice?

Don't start too small

Generally, anything less than $200,000 in super will make an SMSF uneconomical to run. Some advisers recommend at least $400,000, and if you pay the average annual fund cost, you'd need $650,000 to achieve a 1% operating expense ratio.

The problem is that many of the operating costs are fixed, so they have a negative impact on smaller funds. A secondary concern is that it can be more difficult and expensive to achieve investment diversification with a small amount of money. Indeed, the largest SMSFs (worth more than $2 million) outperformed the smallest SMSFs ($50,000 or less) by between 14% and 19% in each of the three years to 30 June 2008. Government data also shows that almost half of funds worth less than $50,000 have an operating expense ratio above 5% (just 3% of funds worth $200,000 to $500,000 have similarly high operating expenses). And SMSFs that start too small tend to stay too small; virtually all worth $200,000 or less today started with $200,000 or less.

As a general rule, people with small balances are better off with a public offer fund, or a corporate or government fund if eligible.

Know your costs

On average, SMSFs are more expensive to run than corporate and public sector funds, but less expensive than retail funds and comparable to industry funds. The average annual SMSF operating expense is about $6500, which mostly comprises fees for auditing, accounting, administration, financial advice and other investment costs (such as share brokerage and managed fund expenses).

CHOICE members are satisfied with the costs of running their own funds, with 64% of survey respondents agreeing or strongly agreeing that their fund's fees and charges are reasonable, and 80% saying their running costs are less than $5000 per annum.

Your SMSF takes time

The amount of time you'll need to manage your fund depends on how much work you want to outsource to other professionals, as well as your level of experience, expertise and interest. The set-up stage for an SMSF in particular involves significant time commitment. "Despite using a service provider and extensive prior research, I found the initial establishment of my SMSF quite a complicated and time-consuming task," said one survey respondent. "But I expect it to be relatively easy from now on."

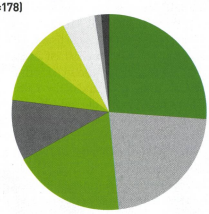
As the pie chart to the right shows, 45% of respondents spend less than an hour each week on running their fund; most of the rest (41%) spend 1-3 hours per week. Just 9% said running their fund takes longer than expected, while 40% review their investments at least once a week.

Are you a suitable candidate?

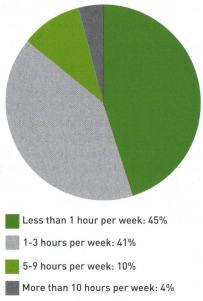
There are no hard or fast rules about who should establish their own fund, but having sufficient time, money and interest in the subject are almost always mandatory. "Anyone can open an SMSF, but many are small business owners who are used to keeping their own records, dealing with compliance requirements and using advisers for technical help," says Sharyn Long, Chair of the Self-Managed Super Fund Professionals' Association of Australia (SPAA).

Others well-suited to DIY super may include people who are retired or part-retired, and those working in the accountancy and finance fields. "As a chartered accountant, I probably have an edge in setting up and running an SMSF, but I still use a trusted accountant to do year-end work and tax returns," said one CHOICE member. >

PRIMARY SOURCE OF FINANCIAL ADVICE (N=178)


Nobody – I use my own judgment: 25.3%
Financial planner – non-aligned, independent: 21.3%
Accountant/tax agent: 18%
Financial planner – aligned with an institution: 9.6%
Newspapers and magazines: 7.9%
Stockbroker: 6.7%
Internet: 5.1%
Banker or private banker: 1.1%
Friends/family: 1.1%

HOW MANY HOURS PER WEEK DO YOU SPEND RUNNING YOUR FUND? (N=178)



NUMBER CRUNCH

$500
The median fee for an SMSF audit.

20%
The annualised rate of growth in the value of SMSF assets in the five years to 30 June 2009.

Source: Super System Review.

THANK YOU

Thanks to the CHOICE members who completed our survey in June 2010.

Building your team

< While these super funds are known as "self-managed" and "do it yourself", most people use external help for at least some of the work involved. "The use of external experts varies depending on the expertise of the fund's trustees and members," says Long, herself an auditor. "The work may be completely outsourced with a bundled service, or at the other end of the scale trustees do all the work, except the audit, themselves. But everyone should start with an appropriately qualified financial adviser or accountant who knows the complex roles and responsibilities for your fund, and can explain them to you."

Responsibility As trustee you are totally responsible for your fund, even if you employ other experts. The penalties for breaching the rules around self-managed super can be severe – see Serious Offences, right.

Administration You can manage your own record-keeping or outsource this to an administration company. This cost starts from $1500 and can be more than $5000 for SMSFs with large balances.

Auditing This is the only area where you must outsource work to an approved auditor. The average annual fee is $664; fees paid by members differ significantly between those auditors who performed other SMSF services ($954 on average) and those who only performed the audit service ($608). More than 50% of SMSFs reported paying less than $500 in audit fees.

However, while auditors are bound by standards imposed by their professional associations, according to the *Cooper Review*, a major federal government report on the superannuation system, in some cases the professional advice and service provided is not up to scratch. "Trustees are often dependent on service providers whose current minimum standards

SERIOUS OFFENCES

In the 2009 financial year, the Australian Taxation Office finalised 14,759 "compliance activities" covering 3% of SMSFs. The majority (12,644) were audits and reviews, 80% of which resulted in either education of trustees on SMSF requirements, guidance to trustees to help them rectify less serious contraventions, or "significant sanctions". The most frequent contravention was the provision of loans or financial assistance to fund members. The most serious contraventions by monetary value concerned in-house assets and the separation of assets, each representing 26% of total reported contraventions.

The *Cooper Review* proposes the establishment of an SMSF resource centre to enable trustees to carry out their responsibilities with improved competence, and simplifying legislation and trustee requirements.

MORE INFORMATION

- A free online SMSF trustee education program is available from the Joint Accounting Bodies (CPA, ICAA, NIA) at www.smsftrustee.com
- Download the free publication, *Thinking about self-managed super*, from www.ato.gov.au. The ATO also provides a range of more detailed booklets about setting up and winding up SMSFs
- You can find auditors accredited by the SPAA at www.spaa.asn.au

DID YOU KNOW?

SHARES AND TERM DEPOSITS RULE

By the end of the 2008 financial year, 59% of SMSF money was invested in two asset classes: Australian listed shares (32%) and cash and term deposits (26%). We asked CHOICE members about their intended asset classes for investments over the next year; 75% intend to buy Australian shares, while 51% will put their money into cash, including term deposits. Other popular asset classes are Australian fixed interest (21%) and international shares (19%). There's a fairly small (11%) take-up of index funds and exchange traded funds, low-cost passive styles of investment often suited to SMSFs. Very few members report investing in alternative assets and collectables.

ALTERNATIVE ASSETS

The *Cooper Review* recommends changing superannuation legislation so that SMSFs would no longer be allowed to invest in "in-house assets", and prohibiting the acquisition and holding of collectables and personal use assets. It proposes a five-year transition period for SMSFs that already hold such assets, during which time they'd have to be sold. The Self-Managed Super Fund Professionals' Association of Australia (SPAA) opposes this proposal, seeing it as restricting investor choice and potentially causing a collapse in the market for such alternative assets used by a small number of SMSFs. The Gillard government has indicated that, if re-elected, it will continue to allow SMSFs to invest in such assets.

of SMSF knowledge are inadequate," the report states. "The approved auditor population has no minimum, consistently policed competency or independence standards, which undermines the Australian Tax Office's ability to regulate the sector." Reforms proposed by the report include registering approved auditors with the Australian Securities and Investments Commission (ASIC), and ongoing competency and independence standards.

Tax agents and accountants are among the most commonly used external professionals by CHOICE survey respondents. 71% used one when setting up their fund – with 78% using one on an ongoing basis – and 18% employ an accountant or tax agent as their primary source of financial advice. Satisfaction with accountants/tax agents used on an ongoing basis was high (84%).

For now, accountants can establish and give background advice about self-managed super without needing a financial services licence, but cannot give specific advice about financial products or investments without one. The government's Future of Financial Advice reforms propose the removal of this licence exemption for accountants.

Financial advisers and planners About a third of survey respondents rely on financial planners and advisers for financial advice, with independent advisers more commonly used than those aligned with financial institutions. The majority of respondents avoid advisers and salespeople who receive commissions from their SMSF investments or insurance payments.

Getting the right advice

We received quite a few comments regarding the importance of advice:

- "Entering into an SMSF is a bit like selecting your first computer – you're making decisions without the experience of really understanding what it is all about. The selection and trust in the investment adviser is most critical."
- "Good advice is worth paying for. I have used a financial planner for the past 20 years who guided me through transition into retirement, and I am now happily retired and living comfortably."
- "I wish I knew more about investing, as our adviser gets only limited research info on investments from his source and I'm not sure how good this research is." (For more on finding independent advice, go to **www.choice.com.au/financialadvice**) ■

SMSF MEMBER SATISFACTION

Satisfaction criteria (number of respondents in brackets)	Average satisfaction score (%)
Overall satisfaction with their SMSF (178)	79.0
Primary source of financial advice (131)	77.9
Investment costs of running their SMSF (161)	75.0
Investment performance of their SMSF (177)	74.2
Accountancy, administration and auditing costs of running their SMSF (173)	71.5
Overall costs of running their SMSF (177)	71.5
Financial advice costs associated with running their SMSF (134)	71.0

Source: CHOICE Members Superannuation Satisfaction Survey, June 2010.

TYPES OF SUPER FUNDS – MEMBER SATISFACTION

Fund type (number of respondents in brackets)	Overall satisfaction score (%)
Self-managed (178)	79.0
Public sector / government (424)	72.9
Industry (488)	68.7
Corporate (109)	68.4
Retail (380)	55.6

Source: CHOICE Members Superannuation Satisfaction Survey, June 2010.

CHOICE ONLINE

Go to **www.choice.com.au/super** for more detail and links to websites that can provide you with further assistance.

CHECKLIST: DIY BASICS

- ☑ Consider your options and seek professional advice.
- ☑ Make sure you have the assets, time and skills required.
- ☑ Understand the risks and laws.
- ☑ Make sure the trust deed and investment strategy are tailored to suit the members of the SMSF.
- ☑ Make sure you can meet your record-keeping and reporting obligations.
- ☑ Understand the auditing obligations.

Source: ASIC/ATO.

STORY KARINA BRAY

Growing pains

One in four readers will have taken medication to treat a headache in the past couple of weeks. But could painkillers actually be making your headache worse?

NUTSHELL

>> Regular use of painkillers for headaches can actually cause more headaches.

>> If you're concerned about overusing painkillers, there are some effective alternatives.

Almost everyone gets a headache once in a while. Over-the-counter (OTC) analgesic medications such as paracetamol, aspirin and ibuprofen are generally safe and provide effective temporary relief of symptoms. But given their ready availability, doctors are seeing the effects of analgesic overuse – in particular headaches caused, paradoxically, by the very medications taken to treat them.

The different types of headache

Headaches generally fall into one of two categories:

- **Primary headaches** have head pain as the main issue and include tension headaches, migraines and cluster headaches. Tension headaches are by far the most common. Their cause is unknown and may not simply relate to "muscle tension" as is popularly believed.

  Migraines are also reasonably common, with about 15% of the population having suffered them at some stage in their life.

  Apart from moderate to severe throbbing head pain, which may be aggravated by movement, migraines can be associated with nausea, vomiting, photophobia (sensitivity to light) and/or phonophobia (sensitivity to noise). Women are up to three times more likely than men to suffer from migraine headaches. They are most common when people are in their 20s and 30s, and tend to be less severe later in life.
- **Secondary headaches** are caused by an underlying condition such as disease or injury, which needs to be identified and treated. Sinusitis, meningitis, encephalitis, stroke, brain tumours, dental problems or physical trauma such as whiplash or concussion can cause secondary headaches, as can a few too many drinks.

  An under-recognised form of secondary headache is that brought on by medication overuse (previously known as "rebound" headache) – ironically, from taking painkillers to treat chronic headaches and migraine.

You should seek medical attention urgently if your headache:

- **Is much worse than, or different to, any headache** you've had before
- **Starts suddenly** or is aggravated by exertion, coughing, bending over or sexual activity
- **Is associated with persistent nausea** and vomiting
- **Is associated with fever** or stiff neck
- **Is associated with seizures**
- **Is associated with recent head trauma** or a fall
- **Is associated with changes in vision**, speech or behaviour
- **Is associated with weakness** or change in sensation
- **Is not responding to treatment** and getting worse
- **Requires more than the recommended dose** of OTC medications
- **Is disabling** and interfering with your work and quality of life.

Treating headaches

Most tension-type headaches respond temporarily to OTC analgesics such as aspirin, paracetamol and non-steroidal anti-inflammatory drugs (NSAIDs) such as ibuprofen (Nurofen) or naproxen (Aleve). Acupuncture, physical therapy, cognitive behavioural therapy and relaxation techniques may also be helpful.

Mild migraines can often be treated with aspirin, paracetamol or NSAIDs (including ibuprofen, naproxen or diclofenac). For more severe migraines, your doctor may prescribe triptans, anti-emetics or ergotamine compounds. Opioids (such as codeine or pethidine) are not recommended for migraine.

There are several prescription medicines that, taken daily, can at least help reduce the frequency and/or severity of migraines. Your doctor can determine what's likely to help you, with options including beta blockers, some anti-depressants, anti-epileptic medications and calcium channel-blockers. A specific headache diagnosis is the best way to a specific treatment, whether it be medication or an

alternative strategy. If you've consulted a doctor in the past and the prescribed treatment wasn't successful, it's worth seeking a different prescription or a second opinion.

If you prefer not to take prescription medicines, there are some natural alternatives you can try. Feverfew is a herbal remedy that has been found in some cases to reduce the incidence of migraines – as have riboflavin (vitamin B2) and magnesium (oxide or chelated) supplements.

A recent review of 22 studies found consistent evidence that acupuncture is also useful for treating acute migraine attacks and appears to be at least as effective as, or possibly more so than, preventative drug treatment, with fewer adverse effects.

Can painkillers make headaches worse?

When used correctly, painkillers can be helpful if you suffer from chronic headaches. But taking these medicines too often can result in more frequent and severe pain. Regular use of painkillers may alter the processing of pain signals in the brain, making you more sensitive to pain and affecting how your brain naturally deals with it. In response, you take more painkillers, and the cycle continues. After a while, your body becomes used to the presence of a certain level of the drug, and stopping it results in withdrawal – and more pain.

So-called medication overuse headache (MOH) can arise from taking as few as 10 doses of painkillers for headaches in a month, depending on the individual and the type of painkiller used. Paracetamol, NSAIDs, codeine and triptans are all implicated. Interestingly, if you're taking painkillers for pain other than headache, you're less likely to suffer the MOH effect.

MOHs are characterised by pain on both sides of the head that includes throbbing, pounding and squeezing sensations. A diagnosis of MOH is made if the headaches occur on more than 15 days per month for at least three consecutive months, in conjunction with the regular use of painkillers. Depression and anxiety are commonly associated problems and may complicate treatment.

At least one per cent of the population is estimated to suffer from MOH, and it's now the third-most common headache after tension-type and migraine headaches. The treatment of choice is complete withdrawal under your GP's supervision.

Apart from MOH, excessive use of painkillers may have other side effects:

- **NSAIDs can irritate the stomach**, causing gastrointestinal bleeding, heartburn, nausea or even ulcers. They can also cause kidney damage.
- **Paracetamol poisoning from overdose can cause jaundice, liver failure and death**. What constitutes an overdose can vary from person to person – liver damage has been known to occur after a single dose of 14 regular tablets, but it can also be cumulative. Like NSAIDs, paracetamol can also cause kidney damage.
- **The main side effects of painkillers containing codeine are constipation, drowsiness, dizziness and nausea**. There's also a possibility of addiction among long-term users. Increasing the dose of combination analgesics to get more codeine may lead to paracetamol or NSAID poisoning, although this is uncommon. Addiction, abuse and recreational misuse of codeine led to it being rescheduled to pharmacist-only or prescription-only medicine in May this year.

CHOICE VERDICT

Specific headache diagnosis and management of your headache is the best way to control the problem. If medication is required, use the lowest effective dose of the most specific therapy. ■

A specific headache diagnosis by your GP is the best way to a specific treatment, whether it be medication or another approach

DID YOU KNOW?

Can painkillers really "target pain"?

Scanning the shelves of a pharmacy or supermarket could have you believing there are specific painkillers for different parts of the body: tension headache, migraine, back pain, neck pain, period pain and osteoarthritic pain.

A closer look at the ingredients, however, reveals they are often identical from product to product. Nurofen Migraine Pain, for example, contains 200mg of ibuprofen, the same as Nurofen Back Pain, Nurofen Period Pain, Nurofen Tension Headache and plain old Nurofen Tablets. Panadol Back + Neck Pain Relief contains the same 500mg of paracetamol as regular Panadol tablets, while the eight-hour sustained-release Osteo and Back+ Neck Long Lasting products both contain 665mg.

Despite what dramatic marketing claims and graphic images on ads may suggest, the fact is that painkillers act systemically rather than locally. The drug is absorbed into your bloodstream and accesses most tissues in your body, not just the site of pain.

However, different types of painkiller do act differently on pain:

- **Aspirin and other NSAIDs** stop or reduce the production of prostaglandins – hormone-like substances that can trigger pain signals to the brain. They act in both the brain and the painful area to reduce pain and inflammation.
- **Paracetamol** reduces the production of prostaglandins in the brain and central nervous system (CNS) rather than at the site of pain, and has no anti-inflammatory effect.
- **Opioids** such as codeine affect the brain's responses to the pain message, rather than by acting on prostaglandins.

So while it's true that NSAIDs address pain at its site as well as in the CNS, a product marketed for back pain doesn't only go to your back – it will treat any pain, anywhere. And paracetamol and codeine act in the CNS, not at the site of pain. So you don't need to empty your wallet by filling your medicine chest with a different painkiller for each part of the body.

TRADITIONAL AUSTRALIAN
MADE IN INDIA
100% AUSTRALIAN MEAT CONTENT
AUSTRALIAN MADE
BLENDED FOR AUSTRALIAN TASTES
AUSTRALIAN GROWN
PRODUCT OF AUSTRALIA
AUSTRALIAN OWNED
MADE IN AUSTRALIA FROM IMPORTED AND LOCAL INGREDIENTS
MADE IN CHINA
FORMULATED AND PACKED IN AUSTRALIA BY AN AUSTRALIAN COMPANY
USING METICULOUSLY SELECTED IMPORTED AND LOCAL COMPONENTS
MADE IN AUSTRALIA FROM LOCAL AND IMPORTED INGREDIENTS
AUSTRALIAN GROWN
BLENDED IN INDIA FROM LOCAL AND IMPORTED INGREDIENTS
100% AUSTRALIAN
AUSTRALIA'S FAVOURITE
CANNED IN AUSTRALIA
TRUE VALUE AWESOME IN CHINA
FAMILY OWNED
PRODUCT OF CANADA
PRODUCED IN AUSTRALIA
FAMILY RECIPE, HOME GROWN FLAVOUR
MANUFACTURED IN AUSTRALIA
PROUDLY AUSTRALIAN
DESIGNED IN AUSTRALIA, MADE IN CHINA

STORY TANYA FONG

State of origin

Lots of products come with "Made in Australia" or other claims indicating local production and ownership. But which can you trust and which are just marketing hype?

NUTSHELL

>> A product can be made in Australia, owned locally or made with local ingredients – or a combination of all three.

>> Look for the fine print on labels – often hidden at the back – to find out whether there are more local or imported ingredients in the product and where it's made.

Many Aussie shoppers feel strongly about supporting home-grown businesses and local farmers, and want to allay fears about the quality and safety of certain goods made abroad. A recent survey commissioned by the Australian Made, Australian Grown Campaign (see Who Regulates COO and Ownership Claims, page 30) found 65% of shoppers will buy "Australian Made" wherever possible, while 82% believe it's important that the packaged food we buy is Australian.

Manufacturers know that provenance – country of origin (COO) – can make all the difference to whether or not we buy their products. But are we always told the truth?

Trust me, I'm a local

If you're looking to support local industry, you'd expect any "Australian Made" claim to be trustworthy. But this is not always the case. For three years, Creswick Woollen Mills claimed its premium merino wool blankets, sold into David Jones, were made in Australia, until a 2008 Australian Competition and Consumer Commission (ACCC) investigation found the fabric was spun and woven in China, with only the end process of cutting and sewing completed in Australia. Australian Made, Australian Grown (AMAG), the COO regulatory body, revoked Creswick Woollen Mills' licence to use its logo.

Shoppers concerned about food quality and safety also want to know where products originate – but sometimes we can't tell. Changes have been made, for example, to import restrictions of beef products from countries with a history of bovine spongiform encephalopathy (BSE) – "mad cow disease" – yet our labelling laws don't require identification of beef products imported from these countries.

However, our food regulator, Food Standards Australia New Zealand (FSANZ), is currently assessing whether the beef and beef products from countries that represent a risk to the health of Australian consumers should be more clearly labelled and identified, and is also addressing the inconsistent requirements for COO labelling for packaged and unpackaged meat.

DID YOU KNOW?

Made in Australia – sort of

These are some of the qualified claims you'll frequently find on product labels. In the ACCC's view, these claims are allowed for businesses that don't satisfy all the criteria for a "Made in Australia" claim, provided the qualification provides more complete information to consumers.

Made in Australia from local and imported ingredients usually means the product is processed in Australia, and there are more locally sourced ingredients than imported ones. *Example:* Kirks Originals soft drinks – the drinks are manufactured locally and most of the juice concentrate is sourced in Australia.

Made in Australia from imported and local ingredients usually means the product is processed in Australia – although the majority of the ingredients are imported. *Example:* Extra Juicy fruit juices.

TV ads promote this juice as "100% Australia owned", yet while the juice manufacturer is Australian-owned, the qualified claim about its manufacture means the juice is processed here but there is more imported content than local.

Designed in Australia, Made in China means the product is designed locally but manufactured in China. *Example:* Bonds raglan T-shirts.

What's covered under COO labelling laws?

"Product of Australia", "Made in Australia", "Australian Made" and "Manufactured in Australia" claims come under the *Trade Practices Act*. Where you see these claims on products, the manufacturer must meet the COO test requirements of the legislation.

"Product of Australia", for example, means all the significant ingredients must originate here, and almost all the manufacturing or processing must be done in Australia. By contrast, "Made in Australia", "Australian Made" and "Manufactured in Australia" claims mean the product must be substantially "transformed" in Australia – that is, it must have undergone a fundamental change in form, appearance or nature, such that the product existing after the change is new and different from the product beforehand – with at least 50% of production costs incurred here.

The ACCC can take any company to court for using claims found to be untrue. And it doesn't matter if the exact words "Made in Australia" are not used – the COO test applies so long as shoppers receive the overall impression that the product was made here. One example is the Australian Bush Hat Company, which had attached tags that included the statement "Manufactured in Australia from quality imported and local products" and a map of Australia, even though the hats were actually made in India. The company was forced to take out corrective newspaper ads and recall all its products.

Where a claim is made on food, a state or territory food authority can take action as accurate COO labelling for some foods is mandatory under the Food Standards Code (see CHOICE and Food Labelling, right). In June, the NSW Food Authority took Primo, one of Australia's largest meat manufacturers, to court for passing off bacon from Canada and Denmark as "Product of Australia" and "100% Australian meat content" (see Consumer News, page 7).

What isn't covered under COO?

What doesn't come under current labelling laws is the meaning of "Australian Owned", although there are guidelines in place for use of this claim. According to the ACCC, an "Australian Owned" claim does not relate to the country of origin of products, but rather that the company has majority Australian ownership.

But if shoppers draw an overall impression that a product is being manufactured or produced in Australia when it wasn't actually made here, the company creating that impression may be deemed to be breaking the law. Making a false claim about ownership is not specifically regulated under the COO laws, but if consumers receive a misleading >

CHOICE AND FOOD LABELLING

In May, CHOICE made the following recommendations to the *Food Labelling Law and Policy Review* regarding provenance claims on food labels:

- **Mandatory food labelling requirements**, including COO labelling, should be set out in the Food Standards Code so manufacturers clearly know what information they are required to present and how it should be presented, as well as how these requirements are to be interpreted.
- **The Food Standards Code should be amended to prohibit unqualified "made in" claims** and require manufacturers to disclose the origin of each significant or characterising ingredient, or highlight that these ingredients have been imported – for example, "Made in Australia from Canadian pork".
- **A centralised Commonwealth enforcement agency** with powers to improve accuracy and consistency of all food labelling.

Although the ACCC can take action where it believes COO food labels breach the "misleading and deceptive" provisions of the *Trade Practices Act*, the provisions do not meet shoppers' expectations about COO information for the food they buy. For one thing, the provisions are not mandatory for all foods (such as chicken, beef and mixed meat). Also, neither federal law nor the Food Standards Code require manufacturers to tell shoppers where key ingredients come from.

While the ACCC and/or state and territory food and health authorities can take action against false and misleading COO claims on food labels, there are inconsistencies in penalties for non-compliance. It all depends on whether misleading and deceptive conduct is being enforced under the state food acts or the federal *Trade Practices Act*.

"From the shoppers' point of view, it can be extremely difficult to judge the 'Australianness' of their food with such an array of claims that refer to different aspects of the product including ingredients, ownership, production and manufacture competing for shoppers' attention to convince provenance," says CHOICE senior food and health policy officer, Clare Hughes. "Until food labelling and COO laws are made clearer in reference to process and ingredients, consumers should use their discretion about what they buying."

Claims such as "Product of Australia", "Made in Australia" and "Manufactured in Australia" are specifically regulated under labelling provisions of the *Trade Practices Act*; "Australian Owned" is regulated generally under misleading and deceptive conduct provisions

Both AMAG and Ausbuy endorse local products and manufacturers, but the former focuses on the place of manufacture whereas the latter focuses on ownership

< impression, it is the ACCC's view that a company claiming to be "Australian Owned" must prove that at least 51% of its ownership is held in Australia – and full local ownership is required if it claims to be "100% Australian owned". Until the ACCC took action in February, Golden Circle was claiming to be "proudly Australian owned" for as long as one year after it was sold to foreign-owned Heinz.

Where the confusion lies

While ownership isn't regulated under COO laws, part of the problem is that the law broadly covers *all* consumer products. More pertinently, current legislation governing use of the "Made in Australia" claim refers to a *process*, whereas qualified claims (see Made in Australia – Sort Of, page 28) usually refers to *ingredients* or *components*.

This can be confusing when it comes to food. CHOICE member Roslyn Gibson sent us a sample of the Big Sister Glacé Cherries packaging that she found ambiguous. The front of the packaging bears the outline of Australia with the statement, "Australian Made and Owned". At the back, however, it says the product is "Made in Australia from imported and local products". Big Sister Foods confirmed to CHOICE that the company is Australian-owned. "The statements are all true and not at all contradictory," says CEO John Roy. "The cherries are imported but are substantially transformed here in the glacé process so it qualifies for Australian-made."

Who regulates COO and ownership claims?

AUSTRALIAN MADE, AUSTRALIAN GROWN (AMAG) This logo was launched by the Hawke government in 1986 and is a registered trademark approved by the Department of Innovation, Industry, Science and Research, IP Australia and the ACCC.

Logo use The logo can only be used on products that are actually made or grown in Australia (and cannot be used on services). About 1700 businesses are licensed to use the logo on more than 10,000 products, which can be found on its website's searchable directory at www.australianmade.com.au

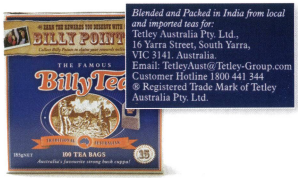
Governance AMAG is a not-for-profit organisation but provides annual reports to the government. It also works closely with the Australian Trade Commission (Austrade) to promote locally made products overseas.

Application process Representatives of a company must complete an application form, sign a statutory declaration that their products comply with the legislation and describe how they do so, and agree to be bound by a code of practice. An AMAG

DID YOU KNOW?

"Aussie" imposters

- Billy Tea displays a swagman with "The Famous Billy Tea", "Australia's favourite strong bush cuppa!" and "Traditional Australian" on the front of its packaging. But the fine print reveals it is actually "blended and packed in India from local and imported ingredients". Billy Tea is distributed here by Tetley, a fully owned subsidiary of Tata Tea, owned by India's Tata Group. It is neither made in Australia nor owded by Australians.


BILLY TEA
THE FAMOUS
Billy Tea
TRADITIONAL REFRESHMENT
100 TEA BAGS
Australia's favourite strong bush cuppa!
Blended and Packed in India from local and imported teas for:
Tetley Australia Pty. Ltd.,
16 Yarra Street, South Yarra,
VIC 3141. Australia.
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- This kangaroo souvenir has an Australian flag on its swing tag. But if you look carefully, you'll find a tab at the bottom that says "Made in China".

CHOICE ONLINE

Log on to **www.choice.com.au/countryoforigin** to join our call for clearer COO labelling.

representative will often call or visit the business to ensure entries are accurate before the business submits the form. Companies pay an annual fee to use the logo.

Compliance/audit process AMAG conducts annual random sampling of one per cent of licensees for on-site independent auditing. If the auditor or the ACCC discover products do not meet the criteria, the company's licence is cancelled.

AMAG's emphasis is on products being made locally. "The issue of ownership can be misleading," says CEO Ian Harrison. "Pacific Brands, for example, is Australian-owned but sent 1850 jobs offshore last year. The AMAG logo is focused on where a product is made or produce is grown, rather than on the ownership of the company. If it is made or grown here, that means that jobs are created here, it is made in a clean and safe environment to Australian standards, parts can be easily replaced and it hasn't travelled around the world."

AUSBUY

Launched in 1991 by the Australian Companies Institute (ACI), businessman Harry Wallace founded this scheme when his 120-year-old printing business had to be sold to foreign interests. Both AMAG and Ausbuy endorse local producers and manufacturers. However, Ausbuy's main emphasis is on ownership. "Ownership means that we keep the decisions, profits and jobs here and that has a multiplier effect on our economy," says CEO Lynne Wilkinson.

Logo use Majority (more than 51%) Australian-owned companies that source and produce here can use the Ausbuy logo. Franchises with no marketing input from foreign parents can join provided they source, produce and supply within Australia. The companies and brands licensed to use its logo, along with other Australian-owned and foreign-owned companies, are listed in the *Ausbuy Guide*, which is available for $2.95 at most supermarkets.

Governance Ausbuy is run by the ACI, a not-for-profit organisation.

Application process Representatives of a company must undergo a review, complete an application form and agree to abide by Ausbuy's strict rules governing the use of its certification marks. Companies pay an annual fee to use the logo.

Compliance/audit process Ownership of businesses using the Ausbuy logo is reviewed by the ACI. There is no formal audit process. "The integrity of our members is such that if one of their products is majority sourced offshore even it is made here, they do not use our logo," explains Wilkinson. "We also have a wide network of Friends of Ausbuy across Australia who are our advocates and undertake surveys of products and prices for us."

Locals supporting locals

Businesses that promote Australian-made and/or Australian-owned products include **Only Oz** (www.onlyoz.com.au), an online grocery business that stocks and delivers only Australian goods to your home anywhere in Australia via courier (or via airmail to anywhere else in the world). Their shopping catalogue tells you exactly what is Australian-made and/or owned.

There's also **FightBack for Australia** (www.fightbacknews.com.au), an online and print publication that lists locally made and owned brands and products stocked by its sponsor, IGA. They promise to "expose the dominance of Coles and Woolworths" in the daily lives of everyday Australians and the negative effects of fewer Australian-owned and -made products on our economy. The website has a searchable database of goods that producers and shoppers can update. ■

FOODS PROVENANCE

Item	Australian-owned	Foreign-owned
Biscuits	**The Old Colonial Cookie Company** Butterfingers Macadamia Shortbread **(POA)**	**Arnotts** Shortbread **(MIA)**
Butter	**Devondale (POA)**	**Western Star (POA)**
Cheese	**Bega** Tasty Natural Slices **(POA)**	**Coon** Tasty Slices **(MIA)**
Milk chocolate	**Darrell Lea** Milk Chocolate **(MIA)**	**Cadbury** Dairy Milk **(MIAFLII)**
Ice-cream	**Bulla Dairy Foods** Splits **(MIA)**	**Streets** Splices **(MIA)**
Fruit juice	**Extra Juicy** Orange Juice **(MIAFILI)**	**Golden Circle** Orange Juice **(MIAFILI)**
Milk	**Liddells** Lactose Free **(POA)**	**Dairy Farmers** Lite White **(MIA)**
Sauces and dressings	**Beerenberg** Tomato Sauce **(MIA)**	**Heinz** Tomato Sauce **(MIA)**
Spreads	**Sanitarium** Marmite **(NMIA)**	**Kraft** Vegemite **(MIA)**
Tea	**Madura (PIA)**	**Billy Tea (NMIA)**
Wine	**Brown Brothers (POA)**	**Wyndham Estate (POA)**
Vanilla yoghurt	**Jalna (MIA)**	**Yoplait (MIA)**

USING THE TABLE Many iconic Australian brands that are foreign-owned still manufacture their products here. **POA** Product of Australia. **MIA** Made in Australia. **NMIA** Not made in Australia. **MIAFLII** Made in Australia from local and imported ingredients. **MIAFILI** Made in Australia from imported and local ingredients. **PIA** Packed in Australia.

NUMBER CRUNCH

24%

The percentage of respondents to CHOICE's recent online survey who nominated food nutrition and clearer country-of-origin labelling as important consumer issues for this year's federal election.

NUTSHELL

>> Last year, the Australian Veterinary Association changed its guidelines to recommend that adult cats and dogs be vaccinated with core vaccines no more frequently than every three years.

>> Pet owners are not being informed about these new guidelines, with some CHOICE members reporting their vets are still recommending annual core vaccinations.

STORY CECILIA LEE

A dog of an issue

Over-vaccinating your pet could be harmful to their health as well as costing you money unnecessarily.

Sally Turner has vaccinated her dogs annually for many years, as advised by her vet. This year, when Sally took her four-year-old dog Patsy for vaccination, she raised the topic of triennial vaccination. However, the clinic was not offering triennial vaccinations and Patsy received a C5 (see Jargon Buster, opposite), and an injection to protect against heartworm.

One week later, Patsy died from an immune response triggered by the distemper vaccine in the C5.

Sally has since become aware of the new guidelines for vaccination by veterinary professional bodies such as the Australian Veterinary Association (AVA). Had she known about them beforehand, she would have insisted Patsy be vaccinated accordingly.

Changing perceptions

Recommendations for annual revaccination of dogs and cats date back to the late 1950s. In one of the earliest studies, about one-third of vaccinated puppies did not have antibodies when they were checked one year after vaccination; on this basis, it was recommended that dogs be revaccinated annually as a safety measure. Although later research showed this study was flawed, routine annual revaccination of adult animals became the accepted norm.

In the early 1990s, US vets noticed an alarming increase in the number of tumours occurring in cats. These "new" tumours were located in parts of the body where vaccine was typically injected – for example, between the shoulder blades. An association between injection of adjuvanted vaccines against both the leukaemia virus and rabies and the development of injection-site sarcomas (malignant tumours) in cats was soon confirmed.

Experts began to question whether adult cats and dogs were being over-vaccinated, and in 1997 several American veterinary schools switched to a triennial schedule of booster vaccinations against core viruses; Massey University in New Zealand followed suit three years later.

Since 2007, the World Small Animal Veterinary Association (WSAVA) has been advising vets to continue vaccinating pets with core vaccines, but to reduce their frequency in order to minimise the potential for adverse reactions. In its revised guidelines released this year, the WSAVA states that "core vaccines should not be given any more frequently than every three years after the 12-month booster injection following the puppy/kitten series, because the duration of immunity (DOI) is many years and may be up to the lifetime of the pet".

CASE STUDY

Pet owners on a mission

After the sudden death of her eight-year-old dog Champus from immune-mediated disease, Bea Mies began looking into possible causes for her pet's death. When she learned that vaccines had likely perpetuated Champus' condition, she began to question the practice of annual core vaccinations and contacted both the Australian Veterinary Association and Australian Pesticides and Veterinary Medicines Authority (APVMA) , as well as the Australian Competition and Consumer Commission.

Elizabeth Hart (right) has been campaigning against unnecessary and possibly harmful pet vaccinations since 2008, after her eight-year-old dog Sasha became ill and was subsequently put down following vaccination.

Elizabeth has since joined forces with Bea to demand the veterinary profession adopt best-practice vaccination, and to insist that pet owners be properly informed about crucial information regarding international vaccination guidelines.

In June 2009, the AVA issued a revised policy stating that in most cases core vaccines need not be administered any more frequently than triennially, or even less so under certain circumstances, such as if your pet is kept inside and less likely to come into contact with these viruses.

Hidden currents

There are many obstacles in the way of ensuring all Australian vets operate by the new guidelines. The veterinary profession is self-regulated and vets are not required to join the AVA or follow its guidelines. The AVA has about 6000 members, accounting for approximately 60% of the veterinary profession.

There may also be a conflict of interest. An industry survey found "89% of veterinarians indicated that dog and cat vaccinations were the number one contributor to practice turnover, and 91% of vets felt that a change from annual vaccination would have an adverse effect on their practice turnover".

Vaccine manufacturers play a key role in this debate. Dr Richard Squires, an associate professor and Head of Veterinary Clinical Sciences at James Cook University, told CHOICE that vets may be reluctant to switch to triennial vaccinations because they're closely following the manufacturers' recommendations on the label. "To use vaccines in an off-label manner may lay the vet open to serious legal consequences if a vaccine used off-label failed to protect an animal."

However, state and territory legislation allows vets to use vaccines at whatever interval they determine is best, provided they obtain informed consent from the pet owner, and they are under no obligation to follow recommendations on vaccine labels.

To approve the recommended revaccination interval on vaccine labels, the Australian Pesticides and Veterinary Medicines Authority (APVMA) requires DOI studies by vaccine manufacturers. However, manufacturers are only required to supply minimum DOI data, so the vaccine could provide immunity for a longer period than stated on the label. In its position statement released earlier this year, the APVMA says it does not support labels that direct or imply a universal need for life-long annual revaccinations with core vaccines, and it is currently working with vaccine manufacturers to update these labels.

What should you do with your pet?

- Because maternal antibodies are soon lost after birth (see Jargon Buster, right), to ensure they're successfully immunised the WSAVA recommends puppies and kittens should be vaccinated first at 8-9 weeks of age, followed by a second vaccination 3-4 weeks later and a third given between 14-16 weeks, followed by a booster at one year old.
- After that, bring your pet to the vet every year for an annual health check. Discuss with your vet the most suitable vaccination regime for your pet.
- If you're concerned that your pet may be vaccinated unnecessarily, ask to have an antibody titre testing done. It is available for all the core viruses for dogs and cats but is not common practice in Australia yet, so ask your vet if it is available.
- To reduce the risk of tumours, feline adjuvanted vaccines should not be injected into your cat's back.
- Don't be shy to ask questions, and get a second opinion if in doubt.
- Report any unsatisfactory experiences to your state's Veterinary Practitioners Board.
- If your pet has a negative reaction to any vaccination, such as a loss of appetite or a swollen face, contact your vet immediately and report the case to the APVMA on (02) 6210 4806. ■

According to new AVA guidelines, in most cases core vaccines should be administered no more than once every three years

JARGON BUSTER

Adjuvant A substance that enhances the body's immune response to an antigen.

Core vaccines are those that should be administered to every puppy or kitten, and should be used in adults in a manner that maintains robust protection for life. The core vaccines protect against:

- Dogs: Canine distemper virus, canine adenovirus (which causes infectious hepatitis), canine parvovirus.
- Cats: Feline parvovirus (also known as feline enteritis and feline panleucopaenial), feline calicivirus, feline herpesvirus.

Non-core vaccines are those that don't need to be administered to every animal. This could be because the disease(s) they protect against are relatively mild, the animal has little chance of exposure to the disease, the vaccine causes adverse effects, making the risk-benefit ratio unattractive, or there is insufficient scientific information to allow an informed decision about the need, efficacy and/or safety of the vaccine.

Non-core vaccines protect against:

- Dogs: Canine parainfluenza virus, *Bordetella bronchiseptica*, *Leptospira interrogans*.
- Cats: Feline leukaemia virus, *Chlamydophila psittaci*, feline immunodeficiency virus

Common "combined" vaccines for dogs:

- C3 (core): Parvovirus, distemper and infectious hepatitis
- C4: C3 + parainfluenza virus
- C5: C4 + *Bordetella bronchiseptica*

Common "combined" vaccines for cats:

- F3 (core): Feline parvovirus and the two viruses that cause feline respiratory disease (feline calicivirus and feline herpesvirus)
- F4: F3 + leukaemia virus
- F5: F4 + immunodeficiency virus

Maternal antibodies When a puppy or kitten is born, it receives immunity-producing protein antibodies from its mother, known as maternal antibodies. The duration is directly proportional to the level of immunity of the mother. As long as the maternal antibodies are present, the puppy or kitten is protected; however, these antibodies may also prevent the vaccine from working. So it is recommended that puppies and kittens be vaccinated at various times to ensure they are successfully immunised.

STORY REBECCA GATTO

Down the oily slope

Which oils are better for your heart and health? And which make the best chips and mayonnaise?

NUTSHELL

>> CHOICE assessed 14 different types of supermarket cooking oils for their fat content, nutritional value and cooking performance.

>> Cardiovascular disease and obesity affect many Australians; information about healthy cooking oils can help you make healthy changes in your diet.

We use cooking oils for frying, baking, stir-fries, salads and marinades, but knowing which is the right oil for the job can be confusing. Consumers are bombarded with such a wide variety of oils – not to mention labels boasting statements such as "extra light", "cholesterol-free", "cold-pressed", "mono-" and "polyunsaturated" and "blended vegetable oil" (see Jargon Buster, page 36).

Cardiovascular disease (CVD) and obesity contribute significantly to the burden of illness among Australians. They have been identified as national health priority areas, meaning they receive focused attention on prevention and cure at a national level. Making small changes to your daily diet can help reduce your risk of CVD, so understanding the jargon around cooking oils and fats, and choosing healthier, unsaturated oils for your cooking, can be a good first step.

CHOICE bought 68 cooking oils we found on supermarket shelves to compare their fat breakdown and to test how different types of oils perform in cooking. We can recommend two versatile all-purpose oils and three specialty types – see What to Buy, below.

Chewing the fat

All fats supply the same amount of kilojoules to the body (1g of fat provides 37kJ); however, not all fats are bad for you. Fats are the body's most concentrated source of energy (in comparison, 1g of protein provides 17kJ and 1g of carbohydrate provides 16kJ) and help protect and insulate

HOW WE TEST

Nutritional analysis We record the saturated fat, polyunsaturated fat and monounsaturated fat content of each oil from the nutritional information on the labels. **Cooking test** Our Home Economist, Fiona Mair, selects one oil – the market leader where possible – from each type of oil to conduct the cooking tests. For medium- and low-heat oils she makes mayonnaise and for high-heat oils she fries chips. These foods are chosen because they rely heavily on the oil, and in both cases they allow the flavour of the oil to dominate. The recommended oils (below) perform well for their particular temperature as well as adding good flavour and aroma to the dish.

WHAT TO BUY

ALL-PURPOSE OILS (FOR FRYING CHIPS)

Grapeseed oil

Sunflower oil

OILS FOR HIGH-HEAT COOKING (STIR-FRIES)

Peanut oil

Macadamia oil

OIL FOR MEDIUM- & LOW-HEAT COOKING & SALAD DRESSINGS

Olive oil

your vital organs. They also allow fat-soluble vitamins (A, D, E and K) to be absorbed and provide essential fatty acids, which are important building blocks for the brain, eyes and nervous tissues. It's generally recommended that less than 30% of your daily kilojoule intake should come from fat, with no more than 10% coming from saturated fat.

Saturated fat is the main dietary cause of high cholesterol, raising levels of the harmful low-density lipoprotein (LDL) cholesterol in the blood. Too much saturated fat heightens your risk of heart disease.

Trans fat not only raises levels of harmful LDL cholesterol, but also lowers levels of the good high-density lipoprotein (HDL) cholesterol. To earn the Heart Foundation Tick, vegetable oils must contain no more than 1% trans fat as part of their total fat content (which is the case for most of the oils below).

Monounsaturated and **polyunsaturated (omega-3 and omega-6) fats** are the types you should aim to include in your diet. They're essential nutrients for the body, and also reduce the levels of the harmful LDL cholesterol. Keep in mind, however, that these fats are still high in kilojoules, so only use them in moderation.

When it comes to cooking, a small amount of the right oil can make your meals heart-friendlier. You can avoid the bad fats (saturated and trans) by staying away from processed and fast foods, while cooking with the right oils (instead of butter or margarine), adding nuts and seeds to stir-fries and salads, and including avocados in your diet will provide your body with the good monounsaturated and polyunsaturated fats it needs. See The Good and Not-So-Good Oils, page 36, for more. >

PRODUCT	NUTRIENTS*			SPECIFICATIONS			
Oils (ranked in order of saturated fat content)	Saturated fat (g per 100mL)	Polyunsaturated fat (omega-3 & omega-6) (g per 100mL)	Monounsaturated fat (g per 100mL)	High-heat cooking	Medium-heat cooking	Low-heat cooking	Uses
Mustardseed oil	5.5	ns	ns	×	√	√	Salad dressings, marinades, stir-fries
Almond oil	7	23	62	×	×	√	Fish, light dressings, asparagus, creamy soups
Canola oil	7.4	27.6	58	√	√	√	Deep frying, shallow frying, salad dressings, baking
Grapeseed oil	9	60	23	√	√	√	Deep frying, salad dressings, marinades, stir-fries, baking
Corn oil	11.5	53.1	22	√	√	√	Deep frying, shallow frying, stir-fries, salad dressings
Olive oil	12.8	12	70.5	×	√	√	Shallow frying, salad dressings, baking
Avocado oil	13	8	69	×	√	√	Salad dressings and marinades
Extra light olive oil	13	8.2	70	×	√	√	Salad dressings, marinades, shallow frying, baking
Sunflower oil	13.8	60	21	√	√	√	Deep frying, shallow frying, salad dressings, baking
Macadamia oil	14	5	73	×	√	√	Salad dressings, marinades, stir-fries, cakes, bread, desserts
Canola & red palm fruit oil	14.5	26.7	50.8	√	√	√	Deep frying, shallow frying, salad dressings, baking
Vegetable oil	7.8-18.4	18-63	30	√	√	√	Deep frying, shallow frying, salad dressings, baking
Peanut oil	18.4	5-32	36.8	√	√	√	Deep frying, shallow frying, salad dressings, baking, stir-fries, Asian dishes
Rice bran oil	21	32	39	√	√	√	Deep frying, stir-fries, salads, marinades

USING THE TABLE All oils contain less than 1g of trans fats. * In the categories where there is more than one oil, the figures in the table are the most frequent in the category. **ns** Not stated.

NUMBER CRUNCH

61%
The grocery value of olive oils in the cooking oil market.

39%
The grocery value of seeded oils in the cooking oil market.
Source: Retail World, 2009 Annual Report.

3 in 5
The number of overweight or obese Australian adults in 2007-08.
Source: The Australian Institute of Health and Welfare.

CHOICE ONLINE

For a comprehensive table with the nutritional breakdown of 68 supermarket cooking oils, log on to **www.choice.com.au/cookingoils**

STORY DENIS GALLAGHER

The perfect fit

This screen size may be just what you need in your lounge room.

NUTSHELL

>> On test: 23 TVs with a screen size between 102cm-107cm. We also look at one of the latest 3D TVs.

>> LED backlighting technology is becoming more common at this size.

For those of us who can remember life before the flat-panel TV, choosing a CRT TV was fairly straightforward. The lounge room had the 27-inch (68cm) model for family viewing, and if you could afford more than one TV (sheer luxury) you purchased a 14-inch (36cm) TV for the spare room. Nowadays, most laptop computers have screens larger than 14 inches, and a 66cm LCD TV is considered the minimum size for the spare room.

Australians spent $3.2 billion on new TVs last year, almost one-third of which was on screen sizes between 101cm and 107cm. So unless a member of your household is determined to recreate the cinema experience at home with a 150cm monster, the range often referred to collectively as 42-inch (107cm) TVs is a good-value option when looking to replace the trusty CRT in your lounge room.

Recently seen as a premium technology for the largest LCD TVs, LED backlighting is an increasingly common

WHAT TO LOOK FOR

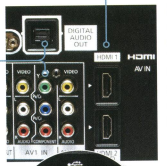
Built-in digital tuner All TVs on test have both analog and HD tuners.

Onscreen menus should be easy to read and understand without having to resort to the manual.

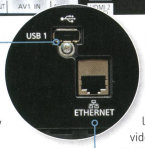
The remote control should be easy to read, with large, well-spaced buttons and clear labels.

Wall-mountable All models on test can be easily mounted on a wall, although the wall-mounting kit is an optional extra.

Input connections Check those on the TV match the output on the devices you want to hook up to it, such as a DVD player/recorder, cable TV or games console, and that there are enough connections for all the devices you want to attach at the same time.



USB connection This can be useful for reading photos, video and music from your digital devices. All TVs on test with a USB connection can play certain video and image files, and some also allow you to add a USB wireless dongle to play video stored on your home network.



Network connectivity on TVs is becoming more important with the increasing popularity of broadband internet access allowing you to download and watch high definition video on your TV. All the TVs on test with an ethernet (LAN) connection support the Digital Living Network Alliance (DLNA), which is a new standard designed to make it easier for you to enjoy downloaded video, photos and music on your electronic products such as TVs, DVRs and Blu-ray/DVD players.

HDMI (High-Definition Multimedia Interface) is a digital connection for sound and video in one cable; the latest DVD, Blu-ray and HD set-top boxes should have one. Even if you don't have any gadgets with HDMI output now, future entertainment devices will, so it's worth having a couple of HDMI sockets on your TV. A new HDMI standard known as 1.4 is set to replace the current 1.3a standard and claims to have stronger support for Blu-ray playback; however, CHOICE testing has shown the current standard HDMI cables to be more than adequate for Blu-ray and 3D Blu-ray movie footage over standard cable lengths under five metres.

Screen resolution is 1080p for most of the TVs in this test, with a few limited to 720p. The "p" stands for progressive scanning where the whole picture is shown at once as a complete video frame, compared to 1080i which interlaces one line after another in quick succession to build each video frame. 720p, while not technically considered "full HD", is good enough for most situations unless you are watching a Blu-ray movie on a 127cm+ screen.

Audio outputs are usually at the back of the TV. All models on test have at least one digital audio output, with most having an analog out via RCA or headphone connections.

alternative to the more common lighting for LCD panels using cold cathode fluorescent lamps (CCFLs). However, while the top-scoring TV on test uses LEDs, so do some of the worst performers, which vindicates the feeling of CHOICE testers that simply putting new technology into a poor quality TV won't magically turn it into a great TV.

Interestingly, the top three performers – all Samsungs (see table, page 40) – also include a plasma TV model and one using CCFL backlighting. >

WHAT TO BUY

72% Samsung UA40C5000

PRICE $1699

Our recommended TV is a clear winner, with top scores for overall picture quality, ease of use and power efficiency. The UA40C5000 has all the bells and whistles you could want, including network connectivity with DLNA support and LED backlighting, and is also one of the lightest models on test. As with most TVs we've tested, the audio quality is not as good as the picture quality, so we recommend adding a 2.1 or 5.1 speaker system to the mix if you want a true home cinema experience.

3D HAS ARRIVED

In Australia, TV sales are starting to flatten out following several years of phenomenal growth driven by various international sporting events, the arrival of digital TV and last year's fiscal stimulus package. Now, TV manufacturers are banking on 3D technology igniting a new wave of sales.

CHOICE looked at the **Samsung UA46C7000WF**, one of the first 3D models to arrive here, and while our testers were pleased with its performance for watching normal TV, DVDs and Blu-ray movies, we wanted to know how it performs in 3D.

The UA46C7000WF retails for about $3699, which is competitively priced for a premium 117cm LCD TV – but unless the major networks develop more 3D content you'll need some extra hardware to enjoy your own 3D video. You'll also need a 3D Blu-ray disc player and special glasses (two pairs come with the TV), which means you'll need to fork out more than $100 per pair for each extra viewer.

Our panellists were generally impressed when watching the supplied movie, although some viewers commented on the lack of 3D effect in dark scenes, shadows behind objects that project out from the screen, and blurring backgrounds.

Our experts also watched some of the State of Origin rugby league match recently broadcast in 3D, and while the sports fans appreciated the effect, others felt it distracted from the action. There will be a learning curve as camera people experiment to find the best way to present the action that shows 3D in the optimum possible light.

Two aspects that impressed no-one are the cost of the special glasses ($120-$150 a pair) and the fact they can't be used across TV brands. We also tried the TV's 2D to 3D conversion option, and found that while it does create a vaguely 3D effect, it's not terribly convincing.

ABOUT THE REST

You can expect satisfactory performance for most viewing situations from the TVs with an overall score above 55% in this test. Issues such as brand consistency with your home entertainment devices may also be a factor in choosing one of these TVs, as well as being able to find a model priced significantly below the recommended retail price.

The other two **Samsung** TVs perform well for picture quality and offer different options for buyers who don't want to go with LED backlighting. The **PS42C451** uses plasma technology, which has been around since the introduction of flat-panel TVs. Some users believe it delivers stronger blacks and deals with fast-motion video scenes better than LCD TVs, although recent CHOICE testing has found this to be less of an issue with the latest batch of LCD models. The **LA40C650** uses the CCFL backlight commonly used in LCD TVs and performs well overall, with particularly good performance when upscaling a DVD video.

The two **LG** TVs are similar performers, with the **42LE5510** offering more HDMI connection options and support for DLNA so you can play video stored on a home network device that also supports DLNA.

The four **Sony** models perform well in our picture quality testing, with both CCFL and LED options available. If you don't want or need network connectivity on your TV, the **Sony KDL40EX500** would be worth considering.

If you want plasma, any of the **Panasonic** models or the **LG 42PJ350** have something to offer in terms of viewing performance. The only plasma model we suggest avoiding is the **Soniq QSP426T**; it's one of the cheapest models we've seen, and in this case you truly get what you pay for.

Our What to Buy TV, the Samsung UA40C5000, is a clear winner

HOW WE TEST

Picture quality Our tester, Ryan Shaw, sets up all TVs of a similar size in our specialised test lab and adjusts their controls to get the best picture quality possible. He keeps the lighting in the room low and the sound muted, and three experts watch a variety of footage (from HD broadcast TV, DVD movies and Blu-ray) simultaneously on all the screens. A special reference Blu-Ray disc and two reference DVDs are used to provide test patterns and movie scenes to determine how well each TV produces accurate colour, and solid blacks and whites without a colour shift. The expert panellists watch movies and other footage to check the screen's ability to produce images without colour-banding, jerkiness, blurring or vibration. They also check for colours bleeding in high contrast or very intensely saturated parts of the image, and that there are no trails behind fast-moving objects on the screen.

Ease of use Ryan uses the remote control, front panel controls and onscreen display to perform a number of common tasks such as channel and volume changing, setting up favourites and re-scanning channels. He looks for logical menus and clear labelling, and buttons and controls that are easily identified and can be used without interfering with other controls.

PRODUCT	PERFORMANCE								SPECIFICATIONS			
		PICTURE QUALITY										
Brand / model (in rank order)	Overall score (%)	Broadcast TV score (%)	DVD viewing score (%)	Blu-ray viewing score (%)	Ease of use score (%)	Sound quality score (%)	Energy score (%)	Viewing angle score (%)	HDMI inputs	HDMI input accessible when wall-mounted	Ethernet port	USB ports
Samsung UA40C5000	72	84	74	75	69	40	95	80	4	4	√	2 (A
Samsung PS42C451	68	68	74	70	69	45	83	80	3	1		1 (A
Samsung LA40C650	66	62	76	65	69	45	77	80	4	1	√	2 (A
LG 42LD460	63	56	64	65	62	60	84	80	2	1		1
LG 42LE5510	63	55	55	70	69	60	93	80	4	1	√	2 (A
Sony KDL40EX500	63	61	63	65	67	45	84	80	4	2		1
Sony KDL40NX700	63	62	68	60	66	40	93	80	4	2	√	1 (A
Sony KDL40HX700	62	65	58	55	67	45	82	80	4	2	√	1 (A
Panasonic TH-P42X20A	61	52	64	60	68	45	87	80	2	1		
Sony KDL40EX700	61	62	57	55	67	45	92	80	4	2	√	1 (A
LG 42PJ350	60	46	59	60	69	60	84	80	3	1		1
Panasonic TH-P42V20A	60	49	62	65	68	50	80	80	3	1	√	2 (A
Panasonic TH-L42D25A	59	52	63	60	67	40	92	60	3	1	√	2 (A
Panasonic TH-P42U20A	58	53	53	60	68	45	84	80	2	1		
TCL L42E77DF	56	59	59	60	56	40	83	50	3	0		1
Soniq QSL400XT	54	60	54	55	59	20	68	80	3	3		
Toshiba 42XV600A	54	56	50	60	56	35	88	60	3	1		1
Toshiba 42ZV600A	53	56	47	60	56	35	85	60	3	1		1
Sharp LC40LE700X	52	50	52	40	56	35	93	80	3	1		
Sharp LC42D77X	50	53	47	40	56	30	71	80	3	1		
TCL L42P10FZ	45	41	30	60	60	20	89	60	2	1		1
Vivo LTV42FHDQ	42	41	30	45	50	25	78	80	2	0		1
Soniq QSP426T	41	34	37	50	52	20	61	80	2	2		

USING THE TABLE Scores The overall score is made up of: Picture quality: 55% (Broadcast TV: 25%; DVD viewing: 20%; Blu-ray viewing: 10%); Ease of use: 20%; Sound quality: Energy: 5%; Viewing angle: 5%. **Picture scores: 55% and lower** indicates there's a noticeable problem with the picture under certain circumstances. The lower the score, the m apparent the issue. **55%–69%** indicates OK pictures that most people will be happy with. There are no major problems, but we allow a little latitude with colour shifts and black le

Sound quality Ryan listens to movies and music to check for rattles, hums, hisses or distortion, as well as to judge how well the high and low sounds are produced.

Energy score He uses a calibrated power supply and power meter to measure the power consumed by the TV when in use and on standby. This is done using out-of-the-box settings as required by the new mandatory power rating standard.

Viewing angles Our experts stand square to the screen and walk sideways, as well as moving above and below the screen, until a drop in image quality is noticed.

Our experts consider factors such as onscreen display and labelling when judging a TV's ease of use

card reader	Swivel stand	LCD or plasma	Backlighting type	Claimed screen resolution (p = progressive)	Screen size (cm)	Energy stars as tested by CHOICE	Energy consumption When in use (W, as tested by CHOICE)	Dimensions (cm, H x W x D)	Weight (kg)	Contact	Price ($)
	√	LCD	LED	1080p	102	7.0	64	66 x 97 x 26	15.5	samsung.com.au	1699
		Plasma	Plasma	720p	107	4.5	126	69 x 103 x 28	22.2	samsung.com.au	949
	√	LCD	CCFL	1080p	102	3.5	135	66 x 98 x 26	17.1	samsung.com.au	1499
	√	LCD	LED	1080p	107	4.5	120	90 x 103 x 60	15.6	lg.com/au	1199
	√	LCD	LED	1080p	107	6.5	80	69 x 102 x 27	20.1	lg.com/au	2299
	√	LCD	CCFL	1080p	102	4.5	107	64 x 99 x 26	15.9	sony.com.au	1399
	√	LCD	LED	1080p	102	6.5	72	65 x 100 x 29	22.5	sony.com.au	2499
	√	LCD	CCFL	1080p	102	4.5	114	66 x 102 x 31	21.9	sony.com.au	1999
	√	Plasma	Plasma	720p	107	5.0	104	71 x 103 x 34	25.3	panasonic.com.au	999
	√	LCD	LED	1080p	102	6.0	78	65 x 98 x 28	17.8	sony.com.au	1999
	√	Plasma	Plasma	720p	107	4.5	122	68 x 86 x 60	22.0	lg.com/au	849
	√	Plasma	Plasma	1080p	107	4.0	135	70 x 104 x 30	22.9	panasonic.com.au	1699
	√	LCD	LED	1080p	107	6.0	86	70 x 104 x 33	20.9	panasonic.com.au	2299
	√	Plasma	Plasma	1080p	107	4.5	119	70 x 103 x 33	24.2	panasonic.com.au	1199
	√	LCD	CCFL	1080p	106	4.5	125	78 x 106 x 28	25.2	tclelectronics.com.au	899
	√	LCD	CCFL	1080p	102	2.5	173	71 x 99 x 33	19.5	soniqav.com	923
	√	LCD	LED	1080p	107	5.0	103	70 x 101 x 31	22.4	mytoshiba.com.au	1999
	√	LCD	LED	1080p	107	4.5	115	73 x 106 x 33	21.9	mytoshiba.com.au	2299
		LCD	LED	1080p	102	6.5	73	66 x 96 x 31	15.8	sharp.net.au	1999
	√	LCD	CCFL	1080p	107	3.0	178	71 x 102 x 28	19.1	sharp.net.au	1499
		LCD	LED	1080p	107	5.5	97	72 x 104 x 28	21.9	tclelectronics.com.au	999
		LCD	CCFL	1080p	107	3.5	145	72 x 103 x 28	22.9	vivotvs.com	799
	√	Plasma	Plasma	720p	107	2.0	222	72 x 104 x 29	27.3	soniqav.com	699

79% indicates a good overall picture, with very slight errors that may or may not be noticed in general viewing. These TVs perform OK in the more demanding technical tests. **89%** indicates very good pictures that are difficult to fault in both the technical tests and viewing panel. **90% and higher** indicates excellent pictures that should satisfy all e most critical technical testing. **Price** Recommended retail, as of August 2010. **TABLE NOTES (A)** Also has Wi-Fi adapter support via an optional USB dongle.

choice shopper

For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

STORY DENIS GALLAGHER

Your Next mobile?

Which mobile phone's reception won't let you down, no matter where you are?

NUTSHELL

>> On test: 15 phones available on the Next G 850MHz network, including a reception trial in the Australian outback.

>> All these phones can operate on all Australian 3G networks.

Some of the mobile phones included in the latest round of CHOICE testing perform simply and effectively as a talk and text phone, while others could easily replace your computer, camera or music player. However, regardless of all the impressive features and functions they might have, reception quality remains the critical component – if it can't receive a reliable signal, it's not a good phone. So we took them all far into the NSW outback to find out how well they fare for network performance.

Telstra has introduced a Blue Tick program for handsets it's confident will provide superior reception following a series of in-house tests. Our testing found that while all these phones (see table, page 44) perform well in the outback, including the top two models in our reception test, several without the Blue Tick perform just as well overall.

The 3G network on the 2100MHz band is currently used by all phone networks including 3/Vodafone, Optus/Virgin and Telstra, and all phones on test work on these networks, including the Telstra-branded models. However, you may be hit with an unlocking fee if you buy a phone locked to one network. Optus' Yes G network uses the 900MHz band and offers similar features to Telstra's Next G 850MHz service, but Next G's superior coverage still makes it the best option for rural users or anyone travelling to remote areas.

When buying a new phone, whether from a local retailer or online, make sure it supports either the 850MHz UMTS band if you want to use it on Telstra's Next G network, or the 900MHz band if you want to take advantage of Optus' Yes G network. >

WHAT TO BUY

80% Apple iPhone 3GS 8GB

PRICE $719

WHAT IS IT?

The biggest-selling smartphone on the market: good for making calls; great for SMS, email, web browsing and playing music.

The iPhone 3GS is ideal for anyone who does a lot of online work, with excellent email and web browsing performance, and is one of the best phones for general texting. It's an excellent music player and passed our durability tests with no issues. It also performed very well in our reception sensitivity tests.

The iPhone 4 wasn't available in time to include in our test, however the 8GB version of the 3GS phone is still available. Although its three megapixel camera and mediocre video quality are showing their age, at about $150 cheaper than the iPhone 4 it's a good-value option.

79% HTC Desire

PRICE $779

WHAT IS IT?

A solid iPhone alternative; very good Android smartphone.

The Desire uses the latest Android 2.1 operating system and has been touted as an "iPhone killer". Sporting a capacitive touchscreen similar to the iPhone's, it delivers a good web browsing experience with easy email setup and is one of the best performers for call sound quality. It can play Flash and capture video at an impressive 720 x 480 pixels, and while the internal memory is large enough to be useful, you can add a microSD card with support for up to 32GB. The Android market, second only to Apple's iTunes app store, allows you to incorporate productivity and entertainment applications to enhance the Desire's potential.

ABOUT THE REST

The **HTC HD2** has one of the largest mobile phone screens we've seen, which likely accounts for its relatively poor battery life performance. It has the latest Windows Mobile 6.5.2 OS, which is starting to show its age, although Microsoft is due to release its Windows Mobile 7 OS towards the end of the year.

Nokia's top-scoring phone, the **N97 Mini**, is not much smaller than the original N97 and is the second-heaviest phone on test. It combines a slide-out QWERTY keyboard with a touchscreen and large internal memory, with the ability to add microSD cards up to 32GB if needed.

Like the Vivaz, the **Sony Ericsson XPERIA X10** has an 8.1-megapixel camera, but its screen is much larger.

The **LG Xenon GR500f** is an affordable option for heavy SMS and text users, social networkers and video conference fans. Its combination of slider QWERTY keyboard and touchscreen makes it a good option for social networking, while the inward-facing second camera makes it a good video-conferencing phone as well.

The **Nokia E71** is a good option if you want a phone with a BlackBerry-type QWERTY keyboard but without the BlackBerry OS. It has a front-facing camera that makes it useful for video conferencing, but is the only phone on test that can't be charged via a USB port on your computer.

The **Nokia 6720 Classic** is a good all-round candy bar-style phone that supports a theoretical maximum data transfer speed of 10.2Mb/s on the HSDPA network.

The three **Telstra**-branded phones, made by ZTE, all have something to offer if you don't want to do much web browsing.

The **T108** has OK call sound quality, is good for SMS and would be a good first phone option, particularly as it also returned the equal-best score for reception. The **Easy Touch Discovery 2** is designed to be as simple as possible to operate, with large buttons, hearing aid compatibility, a loud speakerphone and a how-to guide on DVD.

The **Tough T90** is designed as a "tradies" phone, with a ruggedised outer casing that should be able to cope with more bumps and knocks than most other phones.

The other top scorer for reception is the **Samsung C5220**. Its features are very basic but it's the cheapest clamshell phone on test.

The **Nokia E52** looks impressive on paper, with a long set of features, but was the only model that failed our durability test (the last test we perform) and its reception score is only average compared with other phones.

No matter how many impressive features a phone may have, if it can't receive a reliable signal it's not a good phone

77% BlackBerry Bold 9700

PRICE $999

WHAT IS IT?

The corporate email solution; perfect for QWERTY keyboard fans.

BlackBerry popularised the QWERTY keyboard PDA, and this phone has the most robust and secure corporate email support available. Its battery life and reception performance are also excellent, with good sound quality. However, you may find the extremely small keys are restrictive for general navigation and phone number selection.

77% Sony Ericsson Vivaz

PRICE $799

WHAT IS IT?

An all-in-one device to capture good-quality photos and video, as well as play music.

The Vivaz is a light, compact model for anyone who wants their phone to also perform as a digital camera and video camcorder. Its 8.1-megapixel camera delivers stills that can be printed at A3 size, while the video resolution is equal to the HTC Desire. Unlike the Desire or the iPhone, the Vivaz uses a resistive touchscreen, which means you can use either a stylus or your fingernail to make a selection.

HOW WE TEST

Our in-house tester, Scott O'Keefe, and testers from the Kondinin Group's *Farming Ahead* magazine rate each phone.

Reception Range testing is conducted by Ben White and Josh Giumelli at Oxley Downs in NSW, chosen for its flat topography surrounding a Next G phone tower and lack of interference from any nearby towers. No other mobile network reception is available in this area. The testers travel away from the tower at set distance increments (using GPS) and place two-way calls with the various handsets. At the limit of reception, some back-tracking is necessary to pinpoint the exact point at which a particular handset fails.

Ergonomics Scott assesses the keypad, touchscreen and keyboard, as well as general handling and menu controls when using the phone.

Call sound quality is tested by a panel receiving one call made from a landline to each mobile handset, and another made from each handset to a landline desk phone.

SMS use Scott writes and receives an SMS message and checks the suitability of the display for texting.

Email Scott looks at how easy it is to set up an email account as well as send, retrieve and read emails.

Web browser performance is scored on how easy it is to start the browser, navigate to sites, enter addresses and use favourites and bookmarks. We also note models with Wi-Fi connectivity.

Daily use Scott conducts a series of everyday tasks with each handset, including accepting a call, saving a call as a contact, bringing up the address book, adjusting the volume level and diverting to the message bank.

Durability is tested by conducting a heat test (with phones fully charged) with models placed in a hot environment at 60°C for three hours, followed by a drop test where each phone is dropped onto a hard surface from a height of 80cm, four times on each of their six faces, with calls made after the 12th and 24th drops. All models passed this test except the Nokia E52.

Battery life is calculated based on the number of 20-minute calls made with a fully charged battery.

Music player Scott measures how easy it is to access the music player application.

Removable storage Phones are scored lower if you need to take the cover off or remove the battery to access the memory card.

PRODUCT	PERFORMANCE														FEATURES		
Brand / model (in rank order)	**Overall score (%)**	**Reception score (%)**	**Ergonomics score (%)**	**Call sound quality score (%)**	**SMS score (%)**	**Email score (%)**	**Web score (%)**	**Daily use score (%)**	**Durability score (%)**	**Battery life score (%)**	**Music player score (%)**	**Removable storage score (%)**	**Number of 20-minute calls made**	**Internal memory (MB)**	**Telstra Blue Tick**	**A-GPS***	**Wi-Fi**
Apple iPhone 3GS 8GB	80	86	70	65	85	90	80	87	100	88	90	0	14	8000		√	√
HTC Desire	79	77	68	72	85	83	75	83	95	80	80	60	11	576		√	√
BlackBerry Bold 9700	77	93	66	70	70	80	55	76	100	93	60	70	16	256		√	√
Sony Ericsson Vivaz	77	84	60	68	75	80	75	73	95	83	80	70	12	75		√	√
HTC HD2	75	74	72	73	85	60	55	83	100	73	80	70	9	448		√	√
Nokia N97 Mini	74	74	74	65	80	60	75	81	70	80	90	70	11	8000		√	√
Sony Ericsson XPERIA X10	74	72	64	62	80	77	75	77	60	93	90	60	16	1024		√	√
LG Xenon GR500f	73	86	70	72	75	70	35	83	100	80	60	55	11	56		√	√
Nokia E71	73	75	66	63	70	77	60	77	95	80	60	80	11	110		√	√
Nokia 6720 Classic	72	77	62	60	65	60	70	76	95	80	60	80	11	128	√	√	
Telstra T108	71	95	66	65	70	67	20	70	100	88	60	80	14	40	√		
Telstra Easy Touch Discovery 2	69	87	78	58	70	67	20	71	90	93	40	80	16	40	√	√	
Telstra Tough T90	69	74	68	67	70	67	20	74	100	96	40	60	18	40	√	√	
Samsung C5220	66	95	68	60	75	53	5	76	70	90	80	55	15	35	√		
Nokia E52	65	77	66	53	75	60	55	77	30	93	60	70	16	60		√	√

USING THE TABLE Scores The overall score is made up of: Reception: 10%; Ergonomics: 10%; Call sound quality: 10%; SMS: 10%; Email: 10%; Web browser: 10%; Daily use: 10%; Durability: 10%; Battery life: 10%; Music player: 5%; Removable storage: 5%.

WHAT TO LOOK FOR

USB connections Most models on test use a standard mini or micro USB connection, and with the exception of the iPhone, all can be seen on the PC as a removable drive.

Memory card allows you to store photos, music and video and transfer them to a PC using a card reader. All the phones on test except the iPhone use microSD cards.

Charging via USB All models on test except the Nokia E71 have this feature.

Wi-Fi capability allows you to browse the internet using your existing Wi-Fi wireless connection at home or at a Wi-Fi hotspot when you're out and about.

Stereo Bluetooth (A2DP) allows you to listen to your music without cables via a pair of Bluetooth stereo headphones. All phones on test except the Nokia 6720 Classic and Samsung have this feature.

Headphone connection type A 3.5mm jack allows you to use a standard set of headphones to listen to music, while a proprietary connection forces you to use special headphones.

Operating system is a piece of software that allows a mobile phone to operate not only as a phone, but also perform tasks such as keeping contacts and controlling applications.

GSM band support means you can still use the phone even when you're outside a 3G reception area. The more bands supported the better for when you're travelling. All phones on test except the Samsung C5220 are quadband, which means they operate on all four GSM bands (the C5220 cannot support the 850MHz GSM band).

Handset type The choices available are the traditional candy bar type, slider, clamshell (also known as flip phone) and PDA. Some models also incorporate a QWERTY-style keyboard into their design.

HSDPA (High Speed Downlink Packet Access) is a 3G protocol allowing high data transfer speeds and capacity. While we provide theoretical limits, phones rarely if ever reach these figures out in the field.

Touchscreen types Apple's popular **capacitive** type screen allows you to use your finger to make selections on the screen, while **resistive** screens also allow you to use a stylus or fingernail to make a selection.

Camera resolution A three-megapixel resolution is generally the norm with the latest mobile phones, with some approaching dedicated digital camera status at five or even eight megapixels. If you want to perform face-to-face video conferencing, choose a model with a **front-facing camera** (see table, below).

The **specific absorption rate (SAR)** of the phone indicates the amount of energy per kilogram of body weight absorbed when using the phone, as claimed by the manufacturer. Although evidence relating to exposure to electromagnetic fields remains inconclusive, you may want to choose a model with a lower SAR value if this is of concern to you.

CIFICATIONS

	Headphone connection type	Operating system	Handset type	Maximum HSDPA speed (Mb/s)	Screen size (mm, W x H)	Screen resolution (pixels, W x H)	Main camera resolution (megapixels)	Touchscreen type	SAR rating (W/kg)	Weight (g)	Dimensions (mm, H x W x D)	Contact	Price ($)
ne	3.5mm	iPhone OS 3.0	PDA	7.2	51 x 76	320 x 480	3.0	Capacitive	1.19	136	116 x 63 x 13	apple.com.au	719
o	3.5mm	Android 2.1	PDA	7.2	49 x 81	480 x 800	5.0	Capacitive	0.75	137	120 x 60 x 13	htc.com	779
o	3.5mm	BlackBerry	PDA (B)	3.6	50 x 38	480 x 360	3.0	na	1.55	117	109 x 61 x 15	au.blackberry.com	999
o	3.5mm	Symbian 5th edition	PDA	7.2	40 x 72	360 x 640	8.1	Resistive	0.97	96	107 x 53 x 14	sonyericsson.com.au	799
o	3.5mm	Windows Mobile 6.5	PDA	7.2	58 x 95	480 x 800	5.0	Capacitive	0.63	158	121 x 67 x 13	htc.com	829
o	3.5mm	Symbian 5th edition	Slider (B)	3.6	41 x 72	360 x 640	5.0	Resistive	0.63	139	114 x 54 x 17	nokia.com.au	839
o	3.5mm	Android	PDA	7.2	51 x 90	480 x 854	8.1	Capacitive	1.35	137	120 x 63 x 14	sonyericsson.com.au	1099
o	MicroUSB	LG	Slider (B)	3.6	38 x 61	240 x 400	2.0	Resistive	0.63	109	106 x 54 x 17	lge.com.au	499
o	2.5mm	Symbian	PDA (B)	3.6	48 x 37	240 x 320	3.2	na	1.33	129	114 x 59 x 13	nokia.com.au	479
o	3.5mm	Symbian 9.3	Bar	10.2	35 x 46	240 x 320	5.0	na	0.69	116	111 x 46 x 16	nokia.com.au	419
o	3.5mm	BREW	Bar	3.6	33 x 41	176 x 220	2.0	na	1.38	80	107 x 47 x 13	telstra.com.au	79
(A)	Prop (A)	BREW	Clamshell	3.6	38 x 49	240 x 320	2.0	na	1.55	110	104 x 53 x 19	telstra.com.au	384
(A)	Prop (A)	BREW	Bar	3.6	31 x 41	240 x 320	2.0	na	0.42	130	117 x 55 x 19	telstra.com.au	504
(A)	Prop (A)	Samsung	Clamshell	3.6	33 x 41	176 x 220	1.3	na	1.26	99	99 x 50 x 20	samsung.com.au	99
o	3.5mm	Symbian	Bar	10.2	38 x 50	240 x 320	3.2	na	1.05	94	117 x 50 x 12	nokia.com.au	469

res and system See What to Look For, above. **Price** Recommended retail, as of August 2010. **TABLE NOTES** **na** Not applicable. * Assisted GPS chip included in the phone. oprietary connection used. **(B)** Also incorporates a physical QWERTY keyboard.

NUTSHELL

>> Mobile phone "caps" work against consumers; plans are deliberately confusing, difficult to compare and it's too easy to go over the cap.

>> Contact the Telecommunications Industry Ombudsman (www.tio.com.au), the ACCC (www.accc.gov.au) or your state or territory's fair trading department for any complaints, or to report misleading advertising and behaviour, or a telco's failure to honour your statutory warranty rights.

CHOICE ONLINE

Avoid bill shock with our data usage guide at **www.choice.com.au/usage**

STORY ALAN DOOLEY

If the cap doesn't fit...

CHOICE shows you how to avoid the "capped" mobile phone plan sting that tricks consumers into paying higher bills.

About half the readers of this story are likely to be signed up to a "capped" mobile phone plan. The hook is an expectation that you'll limit your monthly expenditure and have certainty around your bills. But in reality, capped plans create anything but certainty. They're simply a marketing trick, described by the Australian Communications Consumer Action Network (ACCAN), the peak consumer body for telecommunication issues, as a scam consciously perpetrated by companies to exploit consumers and extract more money.

When CHOICE asked its staff and members for examples of how these tariff plans work in practice, we received some interesting feedback. "I'm on a $19 cap and one month the bill was $130," said one consumer. "Capped plans are a rort," said another. "To allow easy comparison between telcos and plans, caps should be offered by air time minutes and not dollar value." This comment really hit the nail on the head: "The cap means nothing – it's just a minimum fee. '$19 Minimum Plan' would be a much more accurate description."

Exposing the 'soft' ruse

These supposed limits are known in the industry as "soft caps" because they're limits that can be exceeded – and research shows this happens very easily and frequently. A 2010 study by the Australian Communications and Media Authority (ACMA) found that "58% of users in Australia aged 15 years and over reported that they had exceeded their capped expenditure limit at least once in the past year". See the pie chart, below left, for details.

Doug Purdie, of the comparison website PhoneChoice (see below), says the way companies structure their phone plans is unhelpful to consumers. "You might be offered $300 of 'value', but they crank up the call rates so you reach that cap quicker. And most major providers have switched to 60-second billing, so a 61-second call costs the same as a two-minute call."

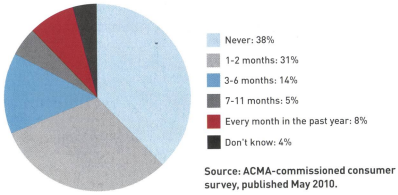
"Confusopoly" – where incomparable and complicated tariff structures are intentionally designed to bamboozle consumers – reigns supreme in the telco industry. Theresa Gattung, former CEO of NZ Telecom, once infamously referred to the use of confusion as the industry's "chief marketing tool".

What's the solution?

Co-regulation hasn't worked; CHOICE would like to see ACMA adopt a more interventionist approach. Along with ACCAN, we also want telcos to introduce "hard caps" that stop consumers going over the monthly spend for which they've signed up. "If the telco industry is serious about fixing their customer service problems and looking after their customers' interests, they should put an end to 'soft caps' that mean nothing," says ACCAN spokesperson Elissa Freeman. The consumer group sees capped plans as part of a wider problem of misleading behaviour, and recently made a series of formal complaints to the Australian Competition and Consumer Commission.

"The wall-to-wall deception that passes for marketing in the telco sector is out of control," says Allan Asher, ACCAN's CEO. "The industry trades on the fact that no reasonable consumer can compare different mobile or internet plans because they simply can't make sense of them." ■

Frequency of exceeding mobile cap in the past 12 months



Source: ACMA-commissioned consumer survey, published May 2010.

FINDING THE RIGHT MOBILE PLAN

- **Move to a more suitable plan** if you regularly exceed your cap – or consider switching providers.
- **Compare plans** and find tips on how to avoid unnecessary costs at www.phonechoice.com.au
- **Watch for high excess data usage charges** with iPhones and other internet-enabled smartphones.
- **Contact the TIO, ACCC or your local fair trading department** if you have any complaints, misleading advertising or breach of agreement to report with regard to your telco (see Nutshell, above left).

STORY CHRIS RUGGLES

On the record

Blu-ray technology increases a DVD recorder's quality and capacity, but not necessarily its convenience.

NUTSHELL

>> A DVD or Blu-ray recorder allows you to record and store your favourite TV shows and other video.

>> Blu-ray provides better image and sound quality, as well as more storage space, but Blu-ray players don't handle damaged DVDs well.

Being able to record free-to-air TV releases us from the constraints of the networks' schedule, and we've grown used to the convenience of being able to watch movies on DVD whenever we want. The products on test here offer the best of both worlds, as well as some additional benefits that come with digital TV format, such as timeshifting.

All except the Sony have twin digital tuners, so you can watch one program and record another on a different channel at the same time. The two Blu-ray players also offer better picture quality, and with the Panasonic DMR-BW780GLK you can record to Blu-ray, which dramatically increases the amount of content you can store on a disc. >

WHAT TO BUY

Panasonic DMR-XW480GLK	$899

DID YOU KNOW?

What is upscaling?

Upscaling is a term used to describe converting one video format to another of a higher resolution. In this test, we've used a normal DVD format (576i) and the recorders have "upscaled" it to 1080p, which is the best quality a full HD TV can produce.

The main problem all products on test have with upscaling is that they lose some picture detail and introduce noise into the image. The Sony was the worst performer, because its picture also has noticeably jagged edges on moving images with strong lines, such as a flag blowing in the wind. By contrast, the LG was able to produce slightly smoother motion than the rest.

Upscaling can be done by AV receivers, some set-top boxes and TVs. We suggest you use the upscaling feature of whichever of these devices you might have, to see which delivers the best picture.

HOW WE TEST

Ease of use Our tester, Scott O'Keefe, records broadcast digital TV programs to the devices' hard drives. He evaluates all the ease of use components – remote control; recording direct to HDD; on-screen display; recordings management (HDD); copying from HDD to DVD; initial set-up and tuning; front panel controls; front panel display and user manual – as well as the quality of the recordings. He also plays DVDs with different region codes to check how the machines cope with them.

Digital tuner Digital viewing and recording is assessed using an HDMI connection to a good-quality screen.

DVD upscaling Scott runs a number of tests using special test DVDs to check how well the products convert native DVD resolution (576i) to high definition (1080p).

Faulty DVD playback He also uses a DVD with deliberately produced faults to test the recorders' ability to cope with discs that might be dirty and/or scratched – as you might encounter when renting from your local video store.

Energy Scott measures the power each machine uses in standby mode or equivalent (when it's been turned off by the remote control but is still connected to the power) and when it's actually in use. The higher the score, the lower the standby energy consumption.

WHAT TO BUY

73% Panasonic DMR-XW480GLK

PRICE $899
TYPE DVD RECORDER WITH HARD DRIVE

This is the best overall performer by a clear margin. It cannot play Blu-ray discs and scores poorly for DVD upscaling (see What is Upscaling?, page 47), but this won't be an issue if your TV or AV receiver upscales well.

Being able to access internet sites such as YouTube, Picasa albums, Weather Window and Bloomberg TV stocks will appeal to some, as will the ability to change the thumbnail for programs you've recorded (it can be quite off-putting to have an image from an ad as the thumbnail for a program). Its informative and easy-to-read front panel display makes navigation easier, but the lack of ability to limit channels to your "favourites" is an unfortunate omission.

SIMILAR PRODUCT

- The **Panasonic DMR-XW380** ($699) has a smaller 250GB hard drive, but is otherwise technically the same.

PROFILES

67% Panasonic DMR-BW780GLK

PRICE $999
TYPE BLU-RAY/DVD RECORDER WITH HARD DRIVE

Like the DMR-XW480GLK, this Panasonic scores poorly for DVD upscaling but can access internet sites such as YouTube, Picasa albums, Weather Window and Bloomberg TV stocks. You can also change the thumbnail for programs you've recorded.

It has an easy-to-read and informative front panel display, but lacks the ability to limit channels to your "favourites". It scores poorly for dealing with a damaged DVD.

SIMILAR PRODUCT

- The **Panasonic DMR-BW880** ($1199) has a larger 500GB hard drive, but is otherwise technically the same.

60% Sony RDR-HDC500

PRICE $799
TYPE DVD RECORDER WITH HARD DRIVE

The Sony's ability to select "favourites" and its excellent faulty DVD handling are offset by some serious limitations. It only has one digital tuner, which means you can't watch one program while recording another. However, it is the only product on test with an analog TV tuner, so it could be a good choice if you don't have digital TV in your area and aren't scheduled to have it for some time.

Its timer is limited to eight days in advance, so setting up recordings when on holidays of longer than a week isn't possible. Copying to a DVD from its hard drive is more complicated than with the Panasonics, and its front panel display is dim with small characters. The remote control has small buttons, making it difficult to use. It also has the worst DVD upscaling performance on test and uses more than three watts in standby mode – more than three times higher than the other recorders on test.

SIMILAR PRODUCTS

- The **Sony RDRHDC100** ($499) has a 160GB hard drive.
- The **Sony RDRHDC300** ($649) has a 320GB hard drive.

They're otherwise all technically the same.

PRODUCT	PERFORMANCE						FEATURES				SPECIFICATIONS			
Brand / model (in rank order)	Overall score (%)	Ease of use score (%)	Digital tuner performance score (%)	DVD upscaling score (%)	Standby energy score (%)	Faulty DVD playback ability score (%)	AVCHD	MKV	LAN	SDXC card reader	Dimensions (cm, H x W x D)*	Maximum claimed recording at highest quality (hrs)	Weight (kg)	Hard drive capacity (GB)
Panasonic DMR-XW480GLK	73	78	70	63	60	87	✓		✓	✓	6.5 x 43 x 25	72	3.3	5
Panasonic DMR-BW780GLK	67	77	71	63	60	25	✓		✓	✓	6 x 43 x 25	36	3.0	2
Sony RDR-HDC500	60	65	66	54	0	94					7.5 x 43 x 26	72	4.0	5
LG HR599D	57	60	67	73	40	20	✓	✓	✓		6 x 43 x 30.5	ns	3.5	5

USING THE TABLE Scores The overall score is made up of: Ease of use: 45%; Digital tuner performance: 20%; DVD upscaling: 15%; Faulty DVD playback: 10%; Standby energy: 10%. **Features** See What to Lo opposite. **LAN** For connection to a home network. **Card reader** SDXC = Secure Digital eXtended Capacity – will read all SD cards. **TABLE NOTES** * Rounded up to the nearest 0.5cms. ** Calculated on the basis

57% LG HR599D

PRICE $999

TYPE BLU-RAY PLAYER/DVD RECORDER WITH HARD DRIVE

The LG can record directly to an external USB hard drive as well as its own internal drive, which will appeal to people who record lots of TV. It can also handle MPEG4, which will be increasingly handy as free-to-air TV broadcasts begin to use this for EPGs and other extras. It can be wirelessly networked, connects to YouTube directly and has the best DVD upscaling score on test, but still only manages borderline performance.

Like the Panasonics, the LG lacks a "favourites" function, and like most Blu-ray players doesn't cope well with damaged DVDs. It doesn't play region 1 (US), 5 (Russia) or 6 (China and Hong Kong) DVDs, and once you've recorded to its hard drive you can't copy the recording to a DVD or Blu-ray disc, nor can you protect your recordings or crop or divide them. The front panel display is dim if you don't have the front cover open.

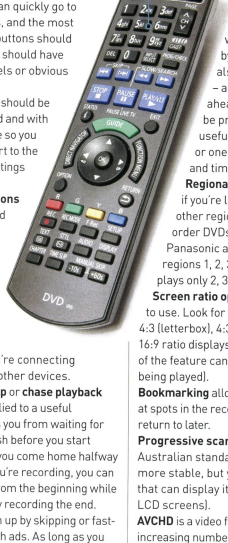
SIMILAR PRODUCT

- The **LG HR598D** ($799) has a smaller 250GB hard drive, but is otherwise technically the same.

		COSTS	
	Contact	Annual running cost ($)**	Price ($)
HD digital	panasonic.com.au	7.10	899
HD digital	panasonic.com.au	6.60	999
le hybrid HD al / analog	sony.com.au	10.00	799
HD digital	lge.com.au	10.60	999

rs on standby, five hours in use for 365 days, with a 17c/kWh power
e. **ns** Not stated. **Prices** Recommended retail, as of July 2010.

WHAT TO LOOK FOR



Remote controls should have buttons that are sized, shaped and spaced so you can easily find and press them individually. They should be grouped so you can quickly go to specific functions, and the most commonly used buttons should be prominent. All should have clear English labels or obvious symbols.

Onscreen menus should be large, easy to read and with a logical structure so you don't have to resort to the manual to find settings and functions.

Written instructions should be detailed and in plain English so you can easily set up and use the recorder. Clear descriptions and pictures are often very useful, particularly if you're connecting it to a number of other devices.

Timeshift, **timeslip** or **chase playback** are all names applied to a useful function that frees you from waiting for a recording to finish before you start watching it – so if you come home halfway through a show you're recording, you can start watching it from the beginning while it's simultaneously recording the end. You can even catch up by skipping or fast-forwarding through ads. As long as you have timeshift on while you're watching TV, you can hit the pause button while you answer the phone or make a cuppa. Then, when you're ready, hit play and the recorder plays from where you paused it, while continuing to record ahead. Timeshift also allows you to do your own instant replay; if you missed that last brilliant tennis shot, you can hit the back button and watch it, then fast-forward to where you were without missing a thing. All devices on test can do this.

The number of recording events/types needs to match your normal recording patterns. Check how many events you can set and what type – individually by date and time, or also daily and/or weekly – and how many months ahead recordings can be programmed. It's also useful to have simple, quick or one-touch recording (OTR) and timer recording.

Regional coding is a vital issue if you're likely to play DVDs from other regions (for example, if you order DVDs from overseas). The Panasonic and Sony products play regions 1, 2, 3, 4, 5, and 6; the LG plays only 2, 3 and 4.

Screen ratio options should be easy to use. Look for menu options for 4:3 (letterbox), 4:3 (pan and scan) and 16:9 ratio displays (but the availability of the feature can depend on the disc being played).

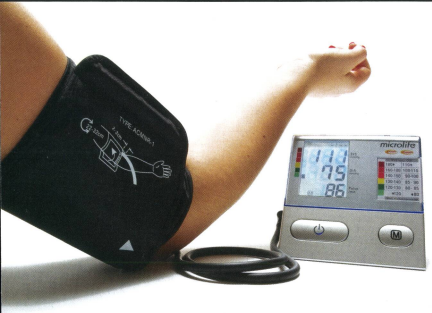
Bookmarking allows you to set markers at spots in the recording that you want to return to later.

Progressive scan output in PAL is the Australian standard to make the picture more stable, but you need a screen that can display it (most plasma and LCD screens).

AVCHD is a video format used by an increasing number of new digital video camcorders. Its very compressed format means you can fit lots of HD video onto a card, but requires quite a bit of processing to decode. All products on test except the Sony can handle AVCHD.

DivX is a file format commonly used for movies and TV shows that you can download from the internet. All recorders on test support DivX.

MKV Otherwise known as Matroska, MKV is an open standard file format for video that is becoming popular on the internet.



STORY MATTHEW STEEN

The pressure is on

You'll get a useful reading from these blood pressure monitors, but don't rely on them completely.

NUTSHELL

>> On test: 14 automatic blood pressure monitors for accuracy and ease of use, ranging from $70-$180.

>> Use a blood pressure monitor in consultation with your GP.

Blood pressure is a standard measurement taken by healthcare professionals to use as an indicator of potential or actual health issues. Hypertension – increased blood pressure beyond the World Health Organization's classification of "normal" – is a factor that can lead to diseases such as stroke, heart attack or kidney failure.

To ensure accuracy, manufacturers strongly recommend initially visiting your GP to measure your blood pressure using both the GP's monitor and your own – we recommend doing this at least three times and calculating an average. A fluctuation of about +/- 10mm/Hg is acceptable, and we didn't find an average fluctuation beyond this for any of the monitors on test. Some manufacturers also recommend sending the monitors back to them every year for calibration. ■

HOW WE TEST

Performance We measured nine triallists of varying ages for this test. Our tester, Peter Horvath, tests the accuracy of each blood pressure monitor against a recently calibrated hospital-grade blood pressure monitor. He uses the hospital-grade monitor and then each monitor on each triallist one at a time. He then averages the number of readings taken and scores accordingly.

Ease of use Peter looks at a number of elements when using the blood pressure monitor, including instructions, ease of fitting the cuff and operating the monitor, comfort, screen quality and information displayed on the screen.

ABOUT THE REST

The **Beurer BM16, A&D Medical UA-767 Plus, Omron** and **Lifeline** monitors all have very good accuracy, just not quite as good as our recommended models.

Both **Microlife** models come with an alarm feature.

The **ALP, Kinetik** and **Sanitas** monitors only scored OK for accuracy, although this means they'd still be fine for indicating your blood pressure.

WHAT TO LOOK FOR

Irregular heart rate display indicates on screen that there is a heart rate disturbance.

Hypertension indicator The screen will indicate a hypertension warning – a good prompt to visit your GP.

Memory capacity Most blood pressure monitors have a memory capacity so you can flick back through your prior blood pressure readings. Those with a double indicator (see the table, right) show memory capacity for two people using the same machine.

Alarm This function can be useful as a reminder to measure your blood pressure regularly.

Arm or wrist type We didn't find a systematic difference in accuracy between upper arm and wrist models, so long as instructions are followed on arm or wrist placement.

Cuff size Most brands offer optional extra cuffs at a cost of $20-$50. It's important to get a cuff that fits snugly over your arm without being too tight, which will give you a higher blood pressure reading, or too loose, which may not give you one at all.

British Hypertension Society validation This society regularly undertakes evaluation of blood pressure monitors. The High Blood Pressure Research Council of Australia's website, www.hbprca.com.au, also details this information.

Battery powered and mains power Many of the monitors on test can operate using mains power; however, only the Homedics BPA-110 supplies an adaptor.

CHOICE ONLINE

For details on how blood pressure monitors work and other information, see our online story at **www.choice.com.au/bpm**

WHAT TO BUY

88% A&D Medical UA-851

PRICE $135

GOOD POINTS

- Hypertension and irregular heartbeat indicators.
- Excellent screen with large display.

BAD POINTS

- None to mention.

BEST BUY

88% Homedics BPA-110

PRICE $80

GOOD POINTS

- Hypertension and irregular heartbeat indicators.
- Time and date display.
- Two-user memory data storage.
- Excellent screen with large display.

BAD POINTS

- Removing the cuff is not very easy.
- The measurement takes longer than the other models, which some may find uncomfortable.

87% Beurer BC 08

PRICE $100

GOOD POINTS

- Time and date display.
- Two-user memory data storage.

BAD POINTS

- None to mention.

BEST BUY

87% Heart Sure BP100

PRICE $80

GOOD POINTS

- Hypertension indicator.

BAD POINTS

- None to mention.

PRODUCT	PERFORMANCE			FEATURES				SPECIFICATIONS				
Brand / model (in rank order)	Overall score (%)	Performance score (%)	Ease of use score (%)	Irregular heartbeat indicator	Hypertension indicator	Time / date	Alarm	Type	Number of readings stored	Batteries	Contact	Price ($)
A&D Medical UA-851	88	90	80	✓	✓			Arm	90	4 x AA	andaustralasia.com.au	135
Homedics BPA-110	88	90	78	✓	✓	✓		Arm	2 x 60	4 x AA	homedics.com.au	80
Beurer BC 08	87	90	75			✓		Wrist	2 x 50	2 x AAA	beurer.com	100
Heart Sure BP100	87	90	73		✓			Arm	14	4 x AAA	omronhealthcare.com.au	80
Beurer BM16	81	80	83	✓	✓	✓		Arm	2 x 50	4 x AA	beurer.com	150
Omron IW1	81	80	83	✓	✓	✓		Wrist	90	2 x AAA	omronhealthcare.com.au	180
A&D Medical UA-767 Plus	80	80	78	✓	✓			Arm	1	4 x AA	andaustralasia.com.au	99
LifeLine AI-R970	79	80	75		✓			Arm	90	4 x AA	1800 026 426	119
Omron SEM-1 Standard	79	80	75		✓			Arm	21	4 x AA	omronhealthcare.com.au	112
Microlife BP A100 Plus	72	70	78	✓	✓	✓	✓	Arm	200	4 x AA	microlife.com	130
Microlife BP W100	72	70	80	✓		✓	✓	Wrist	200	2 x AAA	microlife.com	160
ALP K2-1702	67	65	73	✓		✓		Arm	2 x 30	4 x AA	chestercare.com.au	149
Kinetik BPM1C (A)	65	65	65					Arm	60	4 x AAA	bushaustralia.com.au	70
Sanitas SBM 29	61	55	83	✓	✓	✓		Arm	60	4 x AA	sanitas.com.au	70

USING THE TABLE Score The overall score is made up of: Performance: 80%; Ease of use: 20%. **Price** Recommended retail, as of July 2010. **TABLE NOTES (A)** Discontinued, but may still be available in stores.

STORY MARTHA PSIROUKIS

New kid on the block

CHOICE looks at V-Zug, the latest – and expensive – dishwasher brand to hit the Australian market.

NUTSHELL

>> Eight new dishwashers on test, bringing our total list to 41 (plus similar models).
>> None of the newly tested models make our recommended list, but some are still worth considering.

If you're looking for a new dishwasher, you may have come across the very pricey V-Zug brand and wondered whether it's worth the money. To find out, CHOICE looked at the V-Zug Adora 60SL dishwasher, the most expensive on test ($2990) – and while the results didn't disappoint, they didn't greatly impress either.

The Adora achieves an excellent score for drying, and its dirt sensor recognises different dirt levels well and adjusts water, energy, and time accordingly. Its washing score is above-average but nothing to brag about, and its mediocre energy and water efficiency could do with a boost.

Whether you like its industrial look and feel (see photo, above) will come down to personal taste. It's available either as a semi-integrated version with a stainless steel or black glass control panel (the latter has controls on the top of the door), or fully integrated. It can also be installed on a platform at a more ergonomic height.

The door feels heavy and strong and the hinges are covered and easier to keep clean, so there's less chance of rusting (according to our latest appliance reliability survey, 10% of dishwasher faults relate to door springs, hinges, latches or seals). Because it's relatively new to Australia, we don't yet have any reliability information for this brand.

None of the newly tested dishwashers made our What to Buy list (below) in this round of testing. To compare profiles of the newest models to make the cut, see *CHOICE*, June 2010, page 49. ■

GREEN BUY

A Green Buy is a good overall performer that's very energy- and water-efficient, from a brand with a good reliability rating, and whose combined purchase price and running cost is among the lowest on test.

WHAT TO BUY

STANDARD

AEG Electrolux Favorit Sensorlogic F890201M	$2319
Asko D5131	$1299
Miele G1534SC	$1999
Bosch Classic Electronic SMS50E12AU/07 (GREEN BUY)	$1249

SLIMLINE/COMPACT

AEG Electrolux Favorit F65411VI	$1639
Miele G1162SCVi	$1799

RELIABILITY

Miele and **Bosch** are the most reliable brands of dishwasher. If you're buying a Fisher & Paykel model, it's worth noting that 35% of problems in the past year related to the controls/switches and 27% to door springs.

Miele and Bosch owners are most likely to buy these brands again. Ariston, Simpson, Omega and Haier owners are least likely to buy these brands again, due to poor performance, features and noise.

New dishwashers: About 26% of problems are associated with the controls/switches, 16% with the pump and 13% with the baskets or racks.

Go to **www.choice.com.au/applianceреliability** to find out what percentage of CHOICE members will buy the same brand of dishwasher again.

PERCENTAGE WITH NO PROBLEMS IN THE PAST 12 MONTHS *	(%)
Miele (1634)	90
Bosch (1160)	89
AEG (182)	83
Asko (751)	83
Blanco (199)	81
Westinghouse (588)	79
Dishlex/Electrolux-Dishlex (1036)	78
Electrolux (216)	78
Whirlpool (230)	77
Smeg (207)	76
LG (427)	72
Ariston (86)	71
Fisher & Paykel (1261)	71
Kleenmaid (162)	65
All dishwashers (8139)	80

* The number in brackets is the number of responses received for that brand.

ACCESSIBILITY

Using Independent Living Centre guidelines, our testers assess the newly tested models for people with certain disabilities. These are the best options:

- For people with upper limb dysfunction – the **Miele G2534SCU**.
  For people with vision impairment – the **V-Zug Adora 60SL**.
- For people with cognitive impairment – the **Ariston LBF 51**.

For more on what to look for, see **www.choice.com.au/dishwashers**

HOW WE TEST

Washing performance CHOICE testers Petr Valouch, Graham Byrne and Mohamed Jawahir place equal amounts of egg yolk, spinach and baby cereal on plates, butter on saucers, tomato juice in glasses and tea in cups. They also put egg yolk and cereal onto cutlery, all of which are left to dry for 15-18 hours before being washed (using the sensor program if the machine has one, or normal cycle if not). Each machine is tested at least twice and the scores averaged. The score is based on the number of specks of food left on the dishes or the area of the larger stains. Often the program we choose is not the same as that used for energy and water rating labels – these tend to be eco programs, but most members tell us they use the normal program.

Drying performance This score is based on the number of drops and/or streaks left on the dishes 30 minutes after the end of the wash.

Water and energy efficiency Testers also measure the amount of water and energy used and time taken.

WHAT TO LOOK FOR

Refer to *CHOICE*, February 2010, page 50, to find out what to look for in your next dishwasher.

ABOUT THE REST

Only the newly tested models are listed here in rank order. To find out more about previously tested machines, see the table on page 54.

The **Miele G2534SCU** is from the same range as the Miele G1534SC, which makes our What to Buy list. The main difference between the two is that the G2534SCU fits a 14-place setting, while the G1534SC fits 12. The G2534SCU is still worth considering as it's very water-efficient, excellent for drying and very quiet. You're likely to get similar results as the G1534SC when washing the same load of crockery, as its sensor works well. Features include a time-to-go display, delay start, easy-to-lift top basket that can be adjusted when loaded, cutlery tray and a child lock on the door. But it's only OK for energy use and has a long program.

The **DéLonghi** is very energy-efficient, but is the loudest machine on test and only has a 12-month warranty (all others have at least two years). Features include a time-to-go display, delay start and easy-to-lift top basket that can be adjusted when loaded.

The **Smeg SA 8210 X-1** is very water-efficient but let down by only OK scores for drying performance and energy efficiency – and it's noisy. Features include delay start and an easy-to-lift top basket that can be adjusted when loaded. Its cutlery basket can be placed anywhere in the lower rack, and it has extra cutlery grids attached to the cup/large utensil racks in the top basket.

The very expensive, industrial-looking **V-Zug** is excellent for drying and its dirt sensor works well. But its water and energy efficiency are only OK, and it's noisy (but should be quieter when a front panel is installed). Features include an easy-to-lift top basket that can be adjusted when loaded, time-to-go display, delay start and a child lock on the controls.

The **Ariston** is a no-frills machine that's very water-efficient and scores very well for drying. But it's only OK for energy efficiency and has a relatively long program time. Features include a cutlery basket that can be placed anywhere in the bottom rack.

The **Smeg ST 8605-1** is good overall but let down by only OK scores for energy and drying. It's also noisy, but should be quieter when a front panel is installed. Features include an easy-to-lift top basket that can be adjusted when loaded, a cutlery basket that can be placed anywhere in the lower rack, and extra cutlery grids attached to the cup/ large utensil racks in the top basket.

The **Asko D5233 XXL** is very water efficient, OK for energy efficiency and very good at drying. Its dirt sensor works well but it has a long program time. Features include an extra-tall internal cabinet (hence claiming not to need an adjustable top rack) and a child lock on the controls. Its controls are on the top of the door like a fully integrated model, and its cutlery basket can be placed anywhere in the lower rack.

The **Omega** is a basic model that scores very well for water and energy efficiency, but its drying ability is poor. Features include a time-to-go display and delay start.

choice shopper
BEST VALUE BEST VALUE BEST VALUE BEST VALUE BEST VALUE

For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

PRODUCT		PERFORMANCE									FEATURES		
	Brand / model (in rank order)	Overall score (%)	Washing performance score (%)	Water efficiency score (%)	Drying performance score (%)	Energy efficiency score (%)	Water used (L)	Energy used (kWh)	Noise (dB)	Cycle time (mins)	Auto program / dirt sensor	Easy-to-lift, height-adjustable top basket	Full dose /
STANDARD SIZE	**AEG Electrolux** Favorit Sensorlogic F890201M (A)	79	85	60	95	60	24	1.64	44	116	√ / √	√ (M)	
	Asko D5131	78	77	76	99	60	20	1.65	53	156	- / -		
	Miele G1534SC (B)	78	74	83	98	68	14	1.36	39	147	√ / √	√	
	Bosch Classic Electronic SMS50E12AU/07 (C)	77	75	92	59	89	12	0.66	41	151	- / -		
	Dishlex DX301WK	77	80	67	92	62	21	1.57	48	114	√ / √	√	
	Electrolux ESF68040X (D)	77	83	60	89	60	24	1.63	44	115	√ / √	√	
	Westinghouse WDF901WA (E)	77	79	72	92	61	19	1.60	49	104	- / √		
	Bosch LifeStyle Automatic SMS63M08AU (F)	76	67	92	93	76	12	1.10	37	125	√ / √	√	
	Dishlex DX103WK	76	78	67	95	57	21	1.73	48	113	- / -		
	Dishlex DX203WK	76	74	76	91	66	17	1.44	50	100	- / -		
	Electrolux ESL66010 (G)	76	80	62	88	60	23	1.62	49	114	√ / √	√	
	# Miele G2534SCU (H)	76	74	81	91	66	18	1.44	39	152	√ / √	√	
	Westinghouse WDU903SA	76	81	60	93	59	24	1.68	48	117	√ / √	√	
	# DeLonghi DW67W (J)	75	71	79	79	81	16	0.93	57	137	√ / -	√	
	Asko D5233	74	70	82	91	64	17	1.49	50	176	√ / √		
	Bosch LifeStyle Automatic SMU68M05AU/01 (K)	74	64	94	88	75	12	1.12	38	133	√ / √	√	
	# Smeg SA 8210 X-1	74	77	80	68	60	18	1.63	53	113	- / -	√	
	# V-Zug Adora 60SL	74	73	66	91	67	21	1.39	50	105	√ / √	√	
	Bosch SMS50E22AU/07	73	69	92	54	90	12	0.63	45	152	- / -	√	
	Electrolux EX601SC	73	78	62	81	59	23	1.65	45	115	√ / √		
	Miele G 1143SC (H)	73	78	65	77	58	22	1.71	42	145	√ / √	√	
	Whirlpool ADP6000WH	73	64	79	92	79	16	1.02	49	149	- / -	√	
	Whirlpool ADP7000	73	75	79	51	81	16	0.93	53	130	- / -	√	
	# Ariston LBF 51	72	70	83	84	58	16	1.69	49	138	- / -	√	
	Fisher & Paykel Double DishDrawer DD60DCW6	72	64	81	94	72	15	1.22	49	113	- / -	na (N)	
	Fisher & Paykel DW60DDOX1	72	69	86	78	64	15	1.49	36	147	√ / √	√	
	LG LD-1420T2	72	65	82	91	70	17	1.31	41	183	√ / √		
	Miele G1173SCVi (H)	72	73	72	82	57	19	1.74	45	143	√ / √	√	
	Siemens SN45E502AU	72	68	92	51	90	12	0.64	45	152	- / -	√	
	# Smeg ST 8605-1	72	75	79	63	61	19	1.59	53	109	- / -	√	
	Smeg SA 8605 X	71	76	78	55	64	19	1.50	47	105	- / -	√	
	Baumatic BAD6002	70	61	79	78	83	16	0.88	53	135	- / -	√	
	Miele G 1023	70	67	72	81	65	19	1.48	43	134	√ / √	√	
	# Asko D5233 XXL	69	64	80	80	65	18	1.46	50	168	√ / √		
	# Omega DW602XA	67	66	89	35	80	13	0.97	47	129	- / -	√	
	Bellissimo by Technika TBD4SS-4	65	62	88	39	81	12	0.93	54	115	- / -		
	Fisher & Paykel DW60CDW2	62	58	79	45	75	16	1.14	50	108	- / -	√	
SLIMLINE / COMPACT	**AEG Electrolux** Favorit F65411VI	74	76	57	94	62	19	1.56	51	114	√ / √	√	
	Miele G1162SCVi	74	76	60	93	62	20	1.57	48	132	√ / √	√	
	Bosch SRU53E05AU/13	72	70	76	62	87	13	0.74	49	146	- / -	√	
	Fisher & Paykel Single DishDrawer DD60SCW6 (L)	72	64	79	94	72	8	0.61	49	113	- / -	na (N)	

SPECIFICATIONS									COSTS	
Half-load option	Eco wash	Fast wash	Dimensions (cm, H x W x D)	Water connection	Place settings	Type*	Colour*	Contact	Running cost ($ / 10 years)	Price ($)*
	✓	✓	82 x 60 x 58	C rec	12	SI	SS	aeg-electrolux.com.au	1106	2319
	✓	✓	82 x 60 x 56	C rec	14	BI	W	asko.com.au	1095	1299
		✓	85 x 60 x 60	H or C	12	FW	W	miele.com.au	893	1999
✓		✓	82 x 60 x 57	C rec	14	FW	W	bosch.com.au	452	1249
	✓	✓	82 x 60 x 60	C rec	12	FW	W	dishlex.com.au	1050	1009
	✓	✓	82 x 60 x 57	C rec	12	FW	SS	electrolux.com.au	1102	1479
	✓	✓	82 x 60 x 57	C rec	12	FW	W	westinghouse.com.au	1059	899
✓		✓	82 x 60 x 60	C only	14	FW	SS	bosch.com.au	722	1749
	✓	✓	85 x 60 x 61	C rec	12	FW	W	dishlex.com.au	1148	739
	✓	✓	82 x 60 x 58	C rec	12	FW	W	dishlex.com.au	976	849
	✓	✓	82 x 60 x 55	C rec	12	FI	FI	electrolux.com.au	1091	1479
		✓	85 x 60 x 57	H or C	14	BI	SS	miele.com.au	959	2399
	✓	✓	82 x 60 x 59	C rec	12	BI	SS	westinghouse.com.au	1131	1219
✓		✓	85 x 60 x 58	C rec	12	FW	W	delonghi.com.au	637	559
		✓	82 x 60 x 55	C rec	14	SI	W	asko.com.au	987	1799
✓		✓	82 x 60 x 57	C rec	15	SI	SS	bosch.com.au	738	1899
✓	✓		87 x 60 x 60	H or C	14	FW	SS	smeg.com.au	1077	1390
✓	✓	✓	85 x 60 x 57	H or C	12	SI	SS	vzug.com	939	2990
✓		✓	82 x 60 x 57	C rec	14	FW	W	bosch.com.au	436	1399
	✓	✓	82 x 60 x 58	C rec	12	BI	SS	electrolux.com.au	1128	1639
		✓	85 x 60 x 60	H or C	12	FW	W	miele.com.au	1140	1599
	✓		85 x 60 x 58	H or C	12	FW	W	whirlpool.com.au	711	699
✓		✓	82 x 60 x 54	H or C	12	FI	FI	whirlpool.com.au	686	1199
	✓	✓	85 x 60 x 60	H or C	14	FW	W	aristonbrand.com	1144	799
✓	✓	✓	82 x 60 x 58	C rec	12	BI	W	fp.com.au	824	1799
	✓ (P)	✓ (P)	82 x 60 x 60	C rec	14	FW	SS	fp.com.au	1048	1680
✓	✓	✓	82 x 60 x 60	H or C	14	FW	SS	lge.com.au	873	1549
		✓	81 x 60 x 57	H or C	12	FI	FI	miele.com.au	1171	1699
✓		✓	82 x 60 x 57	C rec	14	BI	SS	siemens.com	440	1649
✓	✓		86 x 60 x 55	H or C	14	FI	FI	smeg.com.au	1053	1690
✓	✓		86 x 60 x 57	H or C	14	BI	W	smeg.com.au	998	1690
✓		✓	85 x 60 x 60	C only	12	FW	W	baumatic.com.au	605	1099
		✓	85 x 60 x 60	H or C	12	FW	W	miele.com.au	985	1199
		✓	86 x 60 x 55	H or C	14	BI(Q)	SS	asko.com.au	969	2099
		✓	85 x 60 x 60	H or C	14	FW	SS	omega.com.au	648	849
✓			85 x 60 x 58	C rec	12	FW	SS	technika.com.au	624	799
	✓	✓	85 x 60 x 60	C rec	12	FW	W	fp.com.au	770	1039
	✓	✓	82 x 45 x 55	C rec	9	FI	FI	aeg-electrolux.com.au	779	1639
		✓	81 x 45 x 57	H or C	10	FI	FI	miele.com.au	872	1799
	✓	✓	81 x 45 x 57	C rec	9	BI	SS	bosch.com.au	377	1349
✓	✓	✓	41 x 60 x 57	C rec	6	BI	W	fp.com.au	412	1029

USING THE TABLE Scores The overall score is made up of: Washing performance: 55%; Water efficiency: 15%; Drying performance: 15%; Energy efficiency: 15%. **Noise** is measured 1m away and 1m up from the dishwasher, which is placed within cabinetry. The actual noise level you hear varies depending on the layout of your kitchen, but our reading gives a comparative measure. A difference of 3dB is noticeable to the human ear. **Features** See What to Look For, *CHOICE* February 2010, page 50. **Water connection H or C** You can connect the dishwasher to hot or cold water. Connecting to hot water is likely to shorten the cycle time, but you may lose program versatility. You may need a tempering valve to connect to solar hot water, as the inlet temperature generally should not exceed 60°C. **C rec** The manufacturer recommends connecting to a cold tap, and the dishwasher heats the water itself (all dishwashers have a heater). **C only** You can only connect the dishwasher to a cold tap.

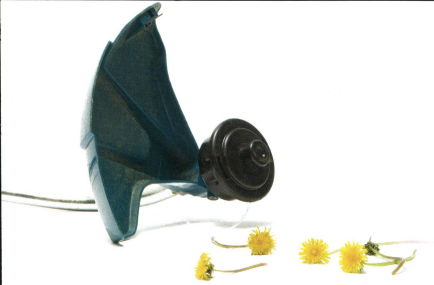
Type FW Freestanding, with a worktop (can generally be inbuilt as well). **BI** Built-in – might not have top or side panels; must be enclosed and anchored to prevent it from tipping forward when fully loaded and dish racks are pulled out. **SI** Semi-integrated – you can fit a panel to the door under the controls fascia to match the rest of your kitchen cupboard doors. **FI** Fully integrated – the entire front of the machine can match your kitchen, with the controls hidden inside the door.

Running costs This is an estimate of how much the dishwasher will cost over 10 years for water and electricity if you wash a full load every day using a normal or auto-sensing cycle, based on 17c per kWh for electricity and $1 per 1000L water.

Price Recommended retail, as of July 2010.

TABLE NOTES # Indicates a newly tested model.

***** Where possible, we've listed the white model code (W) and price. Most models are available in other colours, finishes or types – usually at a higher price. Where the model numbers are different we've listed them below. The colour given for SI models is for the control panel. **SS** Indicates any metallic or metallic-look finish; not all models are actually stainless steel. **na** Not applicable – only has one drawer, or in the case of the Fisher & Paykel Double DishDrawer DD60DCW6, two separate drawers. **(A)** The AEG Electrolux F88015VI ($1529) and F88025VIM ($2219) are technically similar and should perform the same on the test program. **(B)** The Miele G1747SCVI ($2199) is technically similar and should perform the same on the test program. To be discontinued in October 2010. **(C)** The Bosch SMU50E15AU ($1399) is technically similar and should perform the same on the test program. **(D)** The Electrolux ESF66060X ($1379) and ESF65060X ($1269) are technically similar and should perform the same on the test program. **(E)** The Westinghouse WDF902 is technically similar and should perform the same on the test program. $1009 in white. **(F)** The Bosch SBV63M00AU ($2049) and SMS69M15AU ($1679) are technically similar and should perform the same on the test program. However, the latter has limited distribution and may be harder to find. **(G)** The Electrolux ESL66010B is technically similar and should perform the same on the test program; this version is black, $1799. **(H)** To be discontinued in October 2010. **(J)** Discontinued, but may still be available in some stores. **(K)** The Bosch SMS68M02AU ($1749) is technically similar and should perform the same on the test program. **(L)** Single TallDrawer version ($1299) fits 33cm plates; performance is expected to be the same. **(M)** One side only. **(N)** Has height-adjustable cup racks. **(P)** Cannot be selected by user – wash cycle is chosen by auto-sensing program. **(Q)** Controls are on the top of the door (not the front) like a fully integrated model.



STORY MATTHEW STEEN

All the trimmings

Petrol-powered lawn trimmers still outperform the electric varieties.

NUTSHELL

>> On test: 18 lawn trimmers, including petrol, electric and cordless battery-powered models, ranging from $50-$369.

>> Petrol trimmers perform significantly better than electric and cordless battery-powered models.

Last time CHOICE tested lawn trimmers (also known as whipper-snippers and line trimmers), we found electric and cordless battery-powered models performed averagely at best and poorly at worst. This round of testing confirms little has changed.

Corded electric trimmers require dragging an extension cord behind you, which is potentially dangerous, so they're only suitable for a small-sized backyard, as are the battery-powered cordless models. However, battery-powered and electric trimmers are easier to start than petrol models, and also quieter to use. The better-performing models on test may be all you need for a small backyard.

The petrol lawn trimmers on test have a two-stroke engine (except the Honda, which is a four-stroke and uses regular unleaded petrol), so you'll have to do some mixing of fuels.

Straight or curved shaft?

Straight-shaft petrol trimmers, often referred to as "brush cutters", tend to be more powerful and heavy-duty than curved-shaft models, and can also have a longer reach. We included the straight-shaft Pope Spitfire 101PLT25SS ($148) in our test, and found it had excellent performance but was unbalanced compared with the curved shaft trimmers on test, even when used with the supplied harness. We didn't include this model in the table (right), as it's not a level playing field when comparing with the normal design used for domestic trimmers.

WHAT TO BUY

PETROL		
Shindaiwa HomePro 22F	BEST BUY	$339
Gardener's Choice GCT-260		$99
Stihl FS 38		$249
Makita RST250		$300
ELECTRIC		
Flymo Samurai 1000		$119

The length and curve of the shaft, position of the handles, weight and balance all contribute to how comfortable a trimmer is to hold. A model that suits a short person may be uncomfortable for a tall person and vice versa, so before you buy a trimmer, handle it in the shop to make sure it suits you for both horizontal and vertical trimming. The Ryobi and Stihl petrol trimmers were short in some orientations for our tester, Peter Horvath, who is of medium height. Only the Flymo was adequate for the electric models; the battery-powered Ozito was a little short for edging. >

PRODUCT	PERFORMANCE		
Brand / model (in rank order within groups)	Overall score (%)	Performance score (%)	Ease of use
PETROL			
Shindaiwa HomePro 22F	81	88	74
Gardener's Choice GCT-260	79	88	69
Stihl FS 38	79	88	69
Makita RST250	78	88	67
Honda UMS425U	76	88	63
Echo GT-22GES	75	78	71
Husqvarna 124C	73	78	68
Morrison BC 230B S2	70	78	62
Ryobi RLT30CESNB	69	78	59
Victa Tornado TTB2226	69	78	59
ELECTRIC			
Flymo Samurai 1000	70	62	78
Black & Decker GL741-XE	66	56	75
Pope Power Trim 101LET500	55	30	80
Stihl FSE 41	52	20	84
Litl' Juey LJ650EW	51	32	70
CORDLESS (BATTERY-POWERED)			
Victa Envirotrimmer ETP5912B	64	48	80
Black & Decker BST2018-XE	63	48	77
Ozito OZCLT18VA	52	34	70

USING THE TABLE Scores The overall score is made up of: Performance: 50%,

WHAT TO LOOK FOR

Safety guard Mounted around the rear of the cutting head, this reduces debris flying around your legs. Some guards can limit your view when you're cutting vertically.

Line length-limiting blade All trimmers on test have a small blade on the safety guard that cuts the trimming line off at the right length.

Shoulder harness A harness that clips onto the shaft and supports the trimmer's weight is useful. Both Victa models come with one.

Line-feed system The bump-feed system of most trimmers on test is easy to use – simply tap the cutting head on the ground when you need more line to feed out.

Edging guide This helps you cut in a straight line. All the electric and battery models on test except the Flymo and Ozito have one.

Spool type A single cutting line is usually easier to respool than twin lines, although twin lines can give better performance. All trimmers on test have twin lines except the cordless Black & Decker and Ozito.

Cutting diameter A wider diameter is useful to trim open areas. All petrol models on test have a wider diameter than the cordless and most of the electric models.

Handles Most trimmers on test have an adjustable handle that can be rotated to change from horizontal trimming to vertical edging.

Accessories Adjusting tools such as a spanner are often included and some trimmers have optional extras such as brush-cutting blades or extra edging heads.

PETROL

Transparent fuel tank makes it easy to see when you're low on petrol, and makes refuelling easier.

Clutch stops the cutting head spinning when the motor idles, making it safer when moving between areas.

CORDLESS

Adjustable-length shaft Because the cordless models' motors are at the head rather than the handle end, they have no drive shaft, so the shaft is length-adjustable. All cordless models on test have this.

	FEATURES				SPECIFICATIONS					
Noise at position / 7.5m (dB)	Line feed	Clutch	Shoulder harness	Edging guide	Battery and type	Weight (kg)	Length (cm)	Cutting diameter (cm)	Contact	Price ($)
75	Bump	√			na	5.0	160	32	allpower.com.au	339
77	Bump	√			na	4.9	173	41	kmart.com.au	99
75	Bump	√			na	4.6	150	40	stihl.com.au	249
73	Bump	√			na	4.6	156	40	makita.com.au	300
76	Bump	√			na	5.3	161	38	hondampe.com.au	369
74	Bump	√			na	4.5	153	40	allpower.com.au	299
74	Bump	√			na	5.1	155	43	husqvarna.com.au	249
71	Bump				na	3.8	153	34	morrison.com.au	159
80	Bump	√			na	5.6	158	43	ryobi.com.au	199
79	Manual	√	√		na	5.2	162	40	victa.com.au	229
1	Bump	na			na	4.8	146	35	husqvarna.com.au	119
0	Auto	na		√	na	3.3	120	33	blackanddecker.com.au	107
8	Auto	na		√	na	3.1	96-119	30	popeproducts.com.au	50
6	Bump	na		√	na	2.6	118-127	28	stihl.com.au	149
9	Manual	na		√	na	3.4	122	35	rittco.com.au	129
1	Auto	na	√	√	12V (A)	5.2	117-129	25	victa.com.au	199
3	Auto	na		√	18V (B)	3.2	106-130	30	blackanddecker.com.au	169
1	Bump	na			18V (B)	2.5	104-127	25	ozito.com.au	99

f use: 50%. **Price** Recommended retail, as of August 2010. **TABLE NOTES na** Not applicable. **(A)** Lead acid battery. **(B)** Nickel cadmium battery.

SAFE TRIMMING

- **Read the safety precautions** and instructions.
- **Always use eye and ear protection** and wear sturdy shoes and long trousers.
- **Gloves and a face shield are essential,** as debris can flick up and cause an injury.
- **Keep people and pets well away.** Most instructions suggest 15m distance when in use. Also beware of windows and cars nearby that can be easily scratched.
- **Never use wire or plastic-covered wire or a metal blade** instead of the trimmer line, unless it's supplied specifically for that trimmer.
- **Don't start petrol trimmers within 3m of the fuelling area,** and don't use in enclosed areas. On clutchless models, the line continually rotates when the motor's running, so be careful if you're walking around with one that's switched on.

WHAT TO BUY

PETROL

BEST BUY

81% Shindaiwa HomePro 22F

PRICE $339

GOOD POINTS

- Excellent at trimming vertically and horizontally.
- Very good at cutting long grass.
- Excellent handles, shaft length and bump-feed for line.
- Very well-balanced and easy to use.
- Very easy to fill the petrol tank.

BAD POINTS

- None to mention.

79% Gardener's Choice GCT-260

PRICE $99

GOOD POINTS

- Excellent at trimming vertically and horizontally.
- Very good at cutting long grass.
- Excellent shaft length and bump-feed for line.
- Very well-balanced and easy to use.

BAD POINTS

- Vibrates a fair bit.

79% Stihl FS 38

PRICE $249

GOOD POINTS

- Excellent at trimming vertically and horizontally.
- Very good at cutting long grass.
- Excellent handles and bump-feed for line.
- Very easy to fill the petrol tank.

BAD POINTS

- None to mention.

ELECTRIC

78% Makita RST250

PRICE $300

GOOD POINTS

- Excellent at trimming vertically and horizontally.
- Excellent shaft length.
- Excellent bump-feed for line.
- Very good at cutting long grass.
- Very well-balanced and easy to use.
- Very easy to fill the petrol tank.

BAD POINTS

- Guard obstructs visibility when inverted for vertical trimming.
- Vibrates a fair bit.

70% Flymo Samurai 1000

PRICE $119

GOOD POINTS

- Excellent shaft length.
- Very easy to start.
- Excellent bump-feed for line.

BAD POINTS

- Only OK at trimming vertically and horizontally.
- Guard obstructs visibility when inverted for vertical trimming.

ABOUT THE REST

All the other petrol lawn trimmers on test are good or very good performers, but only the **Victa Tornado TTB2226** comes with a shoulder harness, making it easier to hold while trimming.

All the **Black & Decker**, **Pope** and **Victa Envirotrimmer** models have automatic line feed.

The **Pope**, **Stihl FSE 41** and **Littl' Juey** electric trimmers perform poorly or very poorly, but all come with edging guides, as does the **Black & Decker GL741-XE**.

The battery-powered **Black & Decker BST2018-XE** and **Ozito** have shorter battery running times than the Victa (19 minutes), at 14 and 10 minutes respectively, but their charge time is only one hour, compared with 12 hours for the Victa. Running times may vary, depending on what you are cutting.

HOW WE TEST

Performance Our tester, Peter Horvath, horizontally trims along fences, walls and trimming areas of lawn and trims vertically, with the cutting head perpendicular to the ground, along the edges of paths and garden borders. He also cuts long grass up to 45cm in length. **Ease of use** Peter assesses how comfortable the trimmers are to use, taking into account their weight, balance, handles, angle of the cutting head and so on. Respooling the line, using controls, starting the trimmers using the line feed and vibration are also considered.

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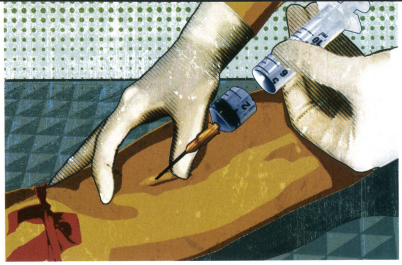


STORY MARTIN BRAY

Mind the gap

Consumers can face large gap payments for pathology. CHOICE outlines your options.

NUTSHELL

>> There is a push from private pathology providers to increase the number of people paying an out-of-pocket "gap" payment.

>> A public provider may be able to provide a gap-free alternative.

When your GP requests pathology for you – such as a blood test or skin biopsy – this is done through the GP clinic, a "shop-front" collection centre or, especially in the country, a hospital outpatients department. It's largely paid for by the federal government through Medicare, which has a "scheduled fee". Medicare rebates 85% of this scheduled fee; if your provider accepts this rebate as full payment, they can bulk bill Medicare direct, at no cost to you. If the provider wants more than the rebate, you will receive an account and have an out-of-pocket "gap" to pay. Alternatively, where there's no Medicare rebate you will be required to pay in full (some public providers do some non-rebatable tests at no charge to the patient).

Since the decrease in Medicare rebates for pathology in the 2009 Federal Budget, there has been a push from private pathology providers to increase the number of people paying an out-of-pocket gap payment.

How big is the gap getting?

Private providers base their charges on the Australian Medical Association's (AMA) suggested fees, which on average are almost double the Medicare scheduled fee (see Medicare Rebate Compared with AMA Fees for Certain Checks & Tests, page 62). Because many people have several pathology tests at once, resulting in a large total gap payment, most private providers do have a cap (see State-by-State Pathology Snapshots, opposite). When out-of-pocket gap payments reach $1126 (or $563 for people with a concession card or who come under Family Tax Benefit A), the Medicare Safety Net applies and 80% of gap payments are covered.

Gap-free is all down to your GP

Gap-free pathology is available to everyone in some form. When your GP chooses a public (state government) provider, the service is bulk billed to Medicare – but this option is limited and, therefore, impractical in some areas. When your GP refers you to a private provider, gap-free bulk billing can be requested on the form if you're a pensioner, Gold Card Veteran or Health Care card holder, nursing home resident or in difficult financial circumstances. If your GP forgets to do this, private providers usually bulk bill concession card holders anyway.

Some GPs request bulk billing for all their patients, and private pathology companies are philosophical about this, especially if the GP bulk bills as well.

How to be bulk billed

Ask your GP to use the bulk-bill option with the pathology provider they use. If your GP won't do this, ask whether you can use the public provider. You'll need to attend the public provider's collection centre if they don't offer a courier service to the surgery, which may be difficult in some areas.

CHOICE suggests taking the private pathology form from your GP (you can also use this at the public provider), contacting the provider directly to find out the total gap payment – especially if you're having multiple tests – and making a decision based on the travelling involved to both public and private collection clinics. Be aware, however, that your GP can overrule your decision (see below).

How will proposed legislation affect you?

If you take your referral to a different provider than your GP suggests, they should get phone approval from your GP. Legislation has been proposed to formalise full consumer choice of a provider, with this made clear on referral forms.

Both public and private providers have told CHOICE about problems with patient choice. Your GP may want a specific provider with expertise in checking a skin tissue >

SERVICE REFUSAL CAN HAPPEN

An employee of the public provider, Western Pathology Cluster, in rural NSW told CHOICE they had received private referral forms where the GP refused permission for the pathology to proceed, insisting instead on a particular private provider being used. This was not for good clinical reasons, but purely because of a pre-existing relationship between the GP and the private provider. The consumer had to pay more for pathology because their GP overruled their choice.

STATE-BY-STATE PATHOLOGY SNAPSHOTS (CONT. OVERLEAF)

Northern Territory

All providers in the NT bulk bill. Darwin-based public provider, Northern Territory Government Pathology Service, runs a small number of regional labs providing equity of access to medical services in situations where private providers would not make a profit. Profits from private referrals help fund the retention of experienced staff and pathologist training.

Tasmania

Pathology is very much private sector-based in Tassie, with public-provided services currently limited to public hospital clinics. However, the public provider, Centrepath, is set to open three collection centres in Hobart over the next two years. Any profit from increased private referral work can be retained by the government pathology service for service improvement.

PROVIDER	OWNER	CAP ON GAP PAYMENTS
Centrepath	Tasmanian government	No gap (bulk bill)
Hobart Pathology, Launceston Pathology, North West Pathology	Sonic Healthcare	$130 applied five times only, then bulk bill
Gribbles Pathology	Healthscope	$155

ACT

The ACT is well served by a large network of public and private collection centres. The public provider, ACT Pathology, relies on both the money and work volume it gets from private referrals to support the comprehensive service it provides.

PROVIDER	OWNER	CAP ON GAP PAYMENTS
ACT Pathology	ACT government	No gap (bulk bill)
Capital Pathology	Sonic Healthcare	$50
Gribbles Pathology	Healthscope	$155
Laverty Pathology	Primary Health Care	$88

Western Australia

There is a large network of public and private providers in WA. Public provider, PathWest, has about 100 collection centres and 24 labs that serve all significant population centres. PathWest uses the Medicare income from GP referrals to reduce the amount of taxpayer funding for pathology services.

PROVIDER	OWNER	CAP ON GAP PAYMENTS
PathWest	WA government	No gap (bulk bill)
Western Diagnostic	Primary Health Care	$190
St John of God*	St John of God Health Care	Three most expensive tests only are billed
Clinipath Pathology	Sonic Healthcare	$50

* May charge an additional collection fee.

Queensland

The public provider, Pathology Queensland, has 33 labs and many hospital and health centre collection points, but only four shop-front collection centres – one in each of Townsville and Toowoomba, and two in metropolitan Brisbane. Private providers are also widely represented throughout Queensland in hospitals, medical centres and shop fronts.

PROVIDER	OWNER	CAP ON GAP PAYMENTS
Pathology Queensland	Queensland government	No gap (bulk bill)
QML	Primary Health Care	$88
Healthscope Pathology	Healthscope	$155
Sullivan & Nicolaides	Sonic Healthcare	$40 one-off payment per calendar year

South Australia

The Institute of Medical and Veterinary Science (IMVS), part of SA Pathology, is the public provider in SA, with many shop-front collection centres. SA is also well served by an extensive private network, with many shop fronts and private medical centre collection points. See CHOICE Online, right, for an examplary model of public pathology accountability that's occurring in SA.

PROVIDER	OWNER	CAP ON GAP PAYMENTS
IMVS	SA government	No gap (bulk bill)
Clinipath Pathology	Sonic Healthcare	$60
Gribbles Pathology	Healthscope	$155

DID YOU KNOW?

Public hospital patients are not charged for pathology. Many private patients in public or private hospitals are not charged either, because their health fund has an arrangement with the pathology provider to cover the gap. Check with your private health fund.

CHOICE ONLINE

For our full story on pathology gap payments, see **www.choice.com.au/pathology**. You can also log on to **www.choice.com.au/screening** to find out whether you should be screened for bowel, breast or prostate cancer.

STATE-BY-STATE PATHOLOGY SNAPSHOTS (CONT.)

New South Wales

Public pathology in NSW is regionally based and each service is independent. Access to the bulk-billing public provider is often good in the country but poor in greater Sydney (given traffic congestion) where public services are often provided through hospitals. There are some places where service is better, such as in the north of Sydney, where Pathology North has six metropolitan and 12 country community collection centres.

PROVIDER	OWNER	CAP ON GAP PAYMENTS
Pathology North, South Eastern Area Laboratory Services, Sydney South West Pathology Service, Western Pathology Cluster	NSW government	No gap (bulk bill)
Capital Pathology	Sonic Healthcare	$50
Laverty Pathology	Primary Health Care	$88
Davies Campbell De Lambert	Healthscope	$150
Gribbles Pathology	Healthscope	$155
Douglass Hanly Moir Pathology	Sonic Healthcare	$130
SAN Pathology	Sydney Adventist Hospital Ltd	$300 per year

Victoria

Victoria is largely a private pathology state. Several public providers exist in greater Melbourne, based in major public hospitals, with limited collection centres, often in a hospital. They will do GP- and specialist-referred pathology, but convenience may be an issue. St Vincent's is the exception, with 32 collection centres. Most regional centres rely on private pathology, with smaller rural hospitals contracting out pathology to private providers.

PROVIDER	OWNER	CAP ON GAP PAYMENTS
Melbourne Health Shared Pathology, Austen Pathology, Alfred Pathology, Southern Cross Pathology, Eastern Health Pathology	Victorian government	No gap (bulk bill)
St Vincent Pathology	St Vincent Health (Catholic Church)*	No gap (bulk bill)
Dorevitch Pathology	Primary Health Care	$88
Gippsland Pathology	Primary Health Care	No gap (bulk bill)
Gribbles Pathology	Healthscope	$155
Melbourne Pathology	Sonic Healthcare	$145
St John of God	St John of God Health Care	Three most expensive tests only are billed

* Run as a public provider, funded by the Victorian government.

MEDICARE REBATE COMPARED WITH AMA FEES FOR CERTAIN CHECKS & TESTS

Test	Item number	Medicare scheduled fee 2007	Medicare scheduled fee 2010	Medicare rebate (85% of scheduled fee)	AMA suggested fee (resulting gap payment)*
PSA	66655	$20.50	$20.30	$17.30	$43.50 ($26.20)
Blood glucose + Total cholesterol + Triglycerides	66506 (for three tests)	$13.75	$13.75	$11.69	$29.50 ($17.81)
Iron studies	66596	$33.10	$32.75	$27.85	$74.00 ($46.15)
HDL cholesterol (A)	66536	$11.25	$11.10	$9.45	$25.00 ($15.55)
Microbial antibody testing for a wide range of infectious diseases	69384 (testing for one)	$15.75	$15.75	$13.40	$33.50 ($20.10)
	69393 (testing for four)	$57.75	$56.10	$47.70	$122.00 ($74.30)
Collection cost	73928	$17.40	$6.00	$5.10	$37.50 ($32.40)
Collection cost, public provider	73929	$2.40	$2.40	$2.05	$5.20 ($3.15)

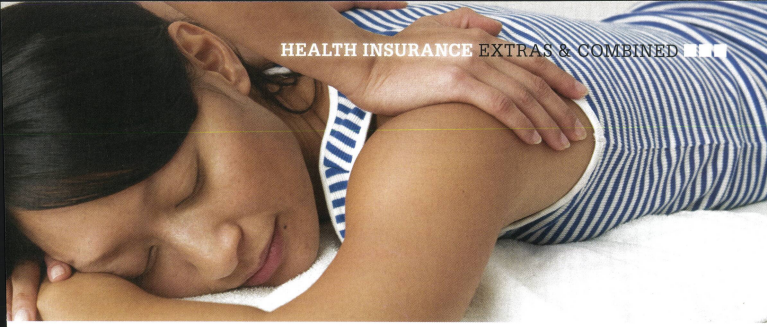
TABLE NOTES (A) LDL cholesterol is calculated from total cholesterol, triglycerides and HDL cholesterol. * The AMA won't reveal a suggested fee to patients who wish to compare it with the amount they have been billed.

< sample for cancer, or may want just one provider testing blood for tumour markers so they know for certain that any changes are not down to different machines or testing protocols. Unfortunately, the reality is that GPs almost never discuss with you the choice of provider, the costs involved and/or your ability to pay. A compromise is consumer choice with the option to lock in a provider on specific clinical grounds.

Squeezing the privates

Private providers claim to be operating in a challenging commercial environment. They must compete with the bulk-billing public sector and bulk bill about 90% of services. While staff and technology costs are rising, Medicare pathology rebates have been static for many years, and are only paid on the three most expensive item numbers on a request form (called "coning") – the others must be done at no charge when bulk billed.

In last year's Federal Budget, the specimen collection fee that the government pays for licensed collection centres was reduced from $14.80 to $5.10. The federal government cited automation efficiencies and operating profit margins of 18.5% to justify Medicare rebate reductions. ■



NUTSHELL

>> CHOICE has selected Best Buy extras and combined policies that can save you on average between $159 and $968 for family extras cover and between $1115 and $1631 for family combined cover per year, compared with similar policies.

>> You don't need to take hospital and extras cover from the same fund; mix and match policies that suit your needs from different funds.

STORY UTA MIHM & CECILIA LEE

All bases covered

Get the best options for extras – such as a great massage – as well as combined hospital and extras cover from close to 5000 policies analysed.

Extras (ancillary) policies cover treatments outside hospital for which you normally can't claim any Medicare benefits, ranging from dental check-ups to new glasses, physiotherapy or chiropractic treatments, or massage therapy. Whether or not you have extras cover makes no difference to your liability for the Lifetime Health Cover or Medicare Levy surcharges; only a hospital insurance policy exempts you from these payments.

To decide whether you really need extras cover, ask your health fund to provide a list of claims for the past year and compare the benefits you received with the premium you paid. If your benefit is lower than the premium and you don't expect your circumstances to change, either select a more suitable policy from our Best Buys table (page 64) or consider forgoing extras cover altogether.

While it may be more convenient to take out extras and hospital insurance from the same fund, there is otherwise no real advantage in doing so. It may even suit you better to mix and match covers from two different funds, as you can select which policies specifically suit you best. You can also take out extras cover by itself if you're not interested in hospital insurance.

What type of extras cover should you take out?

Top cover Our top-rated extras policies will cost your family between $1000 and $1200 per year, but offer up to $9100 of potential benefit per person, per year (the total annual limit for the great majority of services available). These policies would be suitable if you use a variety of services and want cover for expensive treatments, such as major dental or orthodontic treatment, hearing aids and spectacles.

Medium cover These are policies with a medium level of cover for a competitive price. The maximum benefit you can receive from them is still up to about $5700 per person per year, but your family only pays about $800.

Healthy singles cover If you only need cover for general dental care, the occasional new pair of single-vision spectacles and some physio or massage treatment, these policies can be really good value as they cover a range of services for a cheap premium. Most are also available for couples, or you can each take out a singles policy.

Best type of combined cover for you

Top extras & full hospital cover for families This is the right cover if you want to be covered for all eventualities, and/or if you expect you may need hospital treatment soon and use a large range of extras services.

Medium extras & full hospital cover for families Consider a policy like this if you want full hospital cover but don't expect to use it in the near future, and medium extras cover is sufficient for your needs.

Healthy singles extras & cheapest hospital cover Look at these policies if you want hospital cover mainly to avoid Lifetime Health Cover or Medicare Levy surcharges and don't expect to use it, but would like some basic extras cover. Some of these policies cover you in a public hospital as a private patient for some services and in a private hospital for all others, but many of the cheapest ones fully exclude some services. Check the table notes, page 65, for details. >

BEST BUYS – COMBINED HOSPITAL AND EXTRAS INSURANCE

	Fund / policy (in order of extras score within categories; alphabetical where equal)	Extras cover score (%)	Hospital cover score (%)	MONTHLY PREMIUM IN STATE WHERE POLICY IS A BEST BUY							ANNUAL MAXIMUM BENEFIT ($		
				ACT/NSW	NT	Queensland	SA	Tasmania	Victoria	WA	All therapies**	General dental	Major dental
TOP FAMILY COMBINED COVER	**Mutual Community** Ultimate Health Cover	89	96		269						5930 (A)	No limit	80
	Peoplecare Gold Plan	88	95-99	299		299	299	299	299	299	9085 (A)	No limit	26
	HCF Top Plus & Super Multicover	87	97							305	8218 (A)	928	18
	HCF Top Plus & Multicover	80	97-100	310	256	310	282	299	301	270	7032 (A)	852	17
MEDIUM FAMILY COMBINED COVER	**HCF** Top Plus $450 Excess & Super Multicover	87	100				266				8218 (A)	928	18
	HCF Top Plus $450 Excess & Mulitcover	80	97-100	258	196	260	233	240	260	225	7032 (A)	852	17
	Australian Unity LifeChoice with $500 Excess (LCJ)	73	97-98	260		278			278		4050 (A)	No limit	12
	Medibank Private AdvantagePlus Packaged Cover	71	95-99		173		269	257		244	5650 (A)	No limit	20
COMBINED COVER FOR HEALTHY SINGLES	**HCF** Advanced Savings $450 & General Extras Plus	59	70-72					71		60	2432 (A)	702	0
	Medibank Private MyOptions Packaged Cover	58-59	12-15		41	65	69		68		550 (A)	No limit (B)	39
	MBF Healthsmart with $1000 Excess	58	78		49						1710 (A)	300	24
	NIB Basic Plus $500 Excess	58	37				72				2300	500	6
	HBA/Mutual Community Young Singles Saver	47-49	48-54	57	46	66	67	66	68	58	1100	500	6
	HCF Young Singles & Couples	46	63-65					70		58	1732 (A)	702	3
	MBF Choices with 70% back	43-44	19-23		42	61				49	700	300	3
	GMHBA Bronze Young Singles Package	43	18-22	45		45	45	45	45	45	970	500	5

BEST BUYS – EXTRAS INSURANCE ONLY

TOP FAMILY EXTRAS COVER	**Peoplecare** Gold Extras	88	na	83	83	83	83	83	83	83	9085 (A)	No limit	2
	AHM Super Extras	87	na		97						7750	600 (C)	2
	Health Partners National Extras	81	na	96		96	96	96	96	96	5800 (A)	No limit	1
	Mutual Community Gold Extras	81	na		88						6440 (A)	No limit	1
	HCF Multicover Only	80	na			95	95	95	95	95	7032 (A)	852	1
MEDIUM FAMILY EXTRAS COVER	**HBA** Silver Extras	73-75	na			69		60			5300 (A)	No limit	1
	AHM Family Extras	74	na		60						5730	500	1
	Australian Unity Comprehensive (E2)	72	na	75					75		5100	1200	1
	GMHBA Gold Extras	71	na	78							5450	2000	2
	Medibank Private Blue Ribbon Extras	71	na		60			57			5650 (A)	No limit	2
	AHM Lifestyle Extras	70	na	77	54	65	63		66	59	4430	500	1
	HBF Essentials Standard	67	na							63	4226 (A)	No limit	5
	Health Partners Silver Extras	60	na				57				2200 (A)	No limit	5
EXTRAS COVER FOR HEALTHY SINGLES	**GMHBA** Silver Standard Extras	54-55	na	22		22	24		23	22	3070-3270	1000	1
	HBA/Mutual Community Your Choice	48	na					22			2100-2150	700	1
	HBA/Mutual Community Standard Extras	47	na		17	22	20	20			980-1100	400-500	1
	GMHBA Bronze Extras	43	na	17		17	19	19	19	17	1770	1000	1
	GMHBA Frank Some Extras 50%	43	na					20	20		970	500	1
	MBF Young Extras	40	na	15	13		17		16	14	1050	350	1

	EXTRAS SERVICES COVER						HOSPITAL COVER	
frames***	Acupuncture	Chiropractic	Hearing aids	Orthodontics	Physiotherapy	Podiatry	Annual excess / co-payment ($)	All services covered in a private hospital
0	✓	✓	✓	✓	✓	✓	na	✓
0	✓	✓	✓	✓	✓	✓	na	✓
0	✓	✓	✓	✓	✓	✓	na	✓
0	✓	✓	✓	✓	✓	✓	na	✓
0	✓	✓	✓	✓	✓	✓	900	✓
0	✓	✓	✓	✓	✓	✓	900	✓
0	✓	✓		✓	✓		1000	✓
2	✓	✓	✓	✓	✓	✓	1000	✓
	✓	✓		✓	✓		450	(H)
	✓	✓		✓	✓		0	(J)
	✓	✓			✓	✓	1000 (F)	(K)
	✓	✓		✓	✓		500	(L)
	✓	✓			✓		(G)	(M)
	✓	✓			✓		450	(O)
-167	✓	✓			✓		250	(P)
	✓	✓		✓	✓		500	(R)
	✓	✓	✓	✓	✓	✓	na	na
	✓	✓	✓	✓	✓	✓	na	na
	✓	✓	✓	✓	✓	✓	na	na
	✓	✓	✓	✓	✓	✓	na	na
	✓	✓	✓	✓	✓	✓	na	na
	✓	✓	✓	✓	✓	✓	na	na
	✓	✓	✓	✓	✓	✓	na	na
	✓	✓	✓	✓	✓	✓	na	na
	✓	✓	✓	✓	✓	✓	na	na
	✓	✓	✓	✓	✓	✓	na	na
	✓	✓	✓	✓	✓	✓	na	na
	✓	✓	✓	✓	✓	✓	na	na
	✓	✓	✓	✓	✓	✓	na	na
	(D)	(D)		(D)	(D)		na	na
	✓	✓		(E)	✓		na	na
				✓	✓		na	na
	✓	✓		✓	✓		na	na
	✓	✓			✓		na	na

HOW WE ANALYSE

Premiums listed in our table (left) are monthly family or singles premiums rounded to the nearest dollar with the 30% government rebate deducted. Some funds may give you a discount if you pay via direct debit and/or annually instead of monthly. Singles premiums usually cost half the family premium, while couples pay the same as a family. Some funds give single parents a large discount on the family premium.

Scores The **extras score** is based on: **Annual limit** – the total annual combined limit per person for the services listed under Coverage (below) after the waiting period is served and whether the limit increases in subsequent years; **Benefit** – the amount of benefit paid for a specific treatment, such as a dental check-up or crown, pair of glasses or a visit to a physiotherapist or chiropractor; **Coverage** – the range of different services covered by the policy, including general and major dental, orthodontics, optical services, physiotherapy, chiropractic, podiatry, psychology, non-PBS pharmacy, acupuncture, naturopathy, remedial massage, hearing aids and blood glucose monitors.

For **combined policies**, we also take the hospital score into account. This is based on the level of cover for 10 commonly restricted services and the gap cover provided by the fund.

TABLE NOTES

na Not applicable. * Benefit per person, per year. Some policies combine the general and major dental limit. Limits may increase in subsequent years. ** For the range of services we analysed, usually after waiting periods are served. *** For single-vision lenses and frames; some policies offer higher cover for multi-vision lenses and frames. **(A)** Additionally, some services are unlimited. **(B)** $300 sub-limit for the first six months. **(C)** No limit from 3+ years. **(D)** This policy only covers four services. You can select four of the following: general dental, major dental, orthodontics, optical, physiotherapy, chiropractic, speech, eye and occupational therapy, natural therapies (including acupuncture) and pharmacy. **(E)** Only if after an accident. **(F)** As this policy has an excess of more than $500 (Single) / $1000 (Family), it does not exempt you from paying the Medicare Levy Surcharge (if applicable) **(G)** Co-payment: $50 per day, $250 per stay, no annual maximum. **(H)** Cataract eye surgery, obstetrics, IVF, hip and knee replacements, dialysis and psychiatric care covered as a private patient in a public hospital only. **(J)** Rehabilitation, palliative and psychiatric care covered as a private patient in a public hospital only. Apart from a few youth-related services, all other services not covered. **(K)** No cover for obstetrics and IVF. **(L)** Cataract eye surgery, hip and knee replacements, dialysis and gastric banding not covered; heart surgery, obstetrics, IVF, rehabilitation and psychiatric care covered as a private patient in a public hospital only. **(M)** Heart surgery, cataract eye surgery, obstetrics, IVF, hip and knee replacements, dialysis, plastic surgery for medical reasons, rehabilitation, palliative and psychiatric care covered as a private patient in a public hospital only. **(O)** Cataract eye surgery, obstetrics, IVF, hip and knee replacements, dialysis, rehabilitation and psychiatric care covered as a private patient in a public hospital only. **(P)** No cover for heart surgery, cataract eye surgery, obstetrics, IVF, hip and knee replacements or dialysis. All other services covered as a private patient in a public hospital only. **(R)** No cover for cataract eye surgery, obstetrics, IVF, hip and knee replacements, dialysis and gastric banding. Heart surgery, plastic surgery for medical reasons, rehabilitation, palliative and psychiatric care covered as a private patient in a public hospital only.

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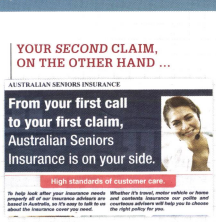
The winner of this month's best entry goes to M. Rayfield, who's picking up his pizza in person from now on. Thanks also to J. Baker, S. Lee, B. Leonard, D. Pair, J. Wundersitz and S. Dain for their contributions to this month's Hard Word. If you have any examples you think deserve to be on this page, send them to The Hard Word, CHOICE, 57 Carrington Road, Marrickville, NSW 2204. Please don't email us your entries – we need the unmarked originals. You can also log on to **www.choice.com.au/video** to see the latest Hard Word on video.

YOUR *SECOND* CLAIM, ON THE OTHER HAND ...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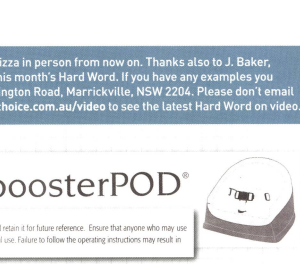
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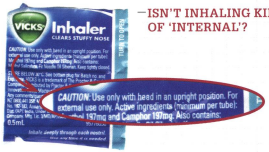
GONE, BUT NOT FOR LONG

If there's no delivery fee, why is a Double Plus pizza deal "from $28.95 delivered" more expensive than the Double Plus "from $22.95 pick-up"?

—ISN'T INHALING KIND OF 'INTERNAL'?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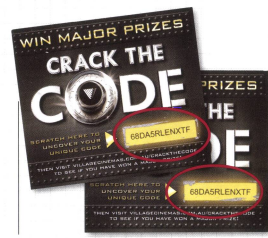
CLEARS STUFFY NOSE
CAUTION: Use only with head in an upright position. For external use only. Active ingredients: menthol per tube: 157mg and Camphor 189mg. Also contains:
6.5mL

BUT MY TEACHER SAYS PUNCTUATION RULES!

CRAP SPELLING

"Soft shell crap" sounds suspiciously like what we've been hearing from our pollies on the election campaign trail ...

8. Soft shell crap $7.00
Deep fried soft shell crap served with sweet chilli sauce
Entrée:
1. Golden fried chicken wings (4pcs) $8.00
2. Satay chicken (4skewers) $8.00
3. Vegetarian spring rolls (4pcs) $7.00
4. Vegetarian curry puffs (4pcs) $7.00
5. Money bags (4pcs) $6.00
6. Tofu rod (4pcs) $7.00
7. Wonton prawns (4pcs) $7.00
8. Soft shell crap $7.00
9. Wonton prawns (4pcs) $8.00
10. Thai fish cakes (4pcs) $7.00
11. Mixed entrée (for 2) $15.00
12. Salt & pepper calamari $8.90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THEN VISIT VILLAGECINEMAS.COM.AU/CRACKTHECODE TO SEE IF YOU HAVE WON A MAJOR PRIZE!

WHEN IS A 'UNIQUE CODE' NOT UNIQUE?

Much like *The Da Vinci Code*, this code seems strangely derivative.

ISSN 0009 496X. Print post approved PP224733/00035. Wholly printed in Australia by AIW Printing Pty L
26–30 Parsons Avenue, Springvale 3171 in 2010 for the publisher, CHOICE, 57 Carrington Road, Marrickville 22